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NATIONAL INSURANCE

MACMILLAN AND CO., LIMITED
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MELBOURNE

THE MACMILLAN COMPANY
NEW YORK . BOSTON . CHICAGO
DALLAS . SAN FRANCISCO

THE MACMILLAN CO. OF CANADA, LTD.
TORONTO

National Insurance

BY

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Of Gray's Inn and the South-Eastern Circuit

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Of the Inner Temple and the Western Circuit, Barristers-at-Law

AND

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Member of the Council of the British Medical Association

WITH A PREFACE BY THE

RIGHT HON. D. LLOYD GEORGE, M.P.

Chancellor of the Exchequer

FOURTH EDITION

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PREFACE

In the National Insurance Act it has been our aim to provide as far as may be for every worker some kind of shelter against the slings and arrows of fortune. In doing so we have not, I think, laid any real additional burden upon the wealth and productive activity of the nation. We have substituted for tardy relief provision made in anticipation of need, no more costly, but infinitely more effective and more kindly in its operation than distress funds or the Poor Law. Some remain, for the moment, wholly or partly outside the operation of the scheme. We have not even yet been able to reach the lowest deeps, to grasp the utterly incapable, the loafer, or the wastrel, and set him, too, on the firm ground of self-respecting manhood fit to withstand all the shocks of adversity, but we may claim to have established barriers to prevent men falling into that abyss of human despair.

We have in one great measure swept into the

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National Insurance Scheme some 10,000,000 workers hitherto unprovided for. Much remains to do, and in the coming years much may be done, but here at least is a beginning made on a broad and comprehensive plan.

The clear and concise explanation of a measure of such complexity, which touches our national life at so many points, confers rights and imposes liabilities upon so many millions of the population, and affects so many diverse interests, is of great importance to a large number of people who cannot but be anxious to know exactly what their position is. Moreover in such a measure, as past experience teaches us, it is inevitable, whatever care may be taken in the processes of draftsmanship, that points of difficulty will arise. Especially is this the case in an Act which traverses so much untrodden ground. I feel confident therefore that, in the work of administration, a book such as this, which endeavours to anticipate and elucidate the difficulties, will be of considerable value to a variety of inquirers. The authors have made a minute study of the Act, and are well acquainted with all its details and ramifications. It would obviously be impossible for me to express agreement with all the opinions indicated by them on questions of interpretation, but they appear to have collected a mass of information which cannot

fail to be of value, and to have dealt with their subject from every point of view. I heartily commend their book to all who wish to bear their share in working out the scheme which Parliament has initiated.

DAVID LLOYD GEORGE.

NOTE BY THE AUTHORS

AFTER the storm and stress of Parliamentary discussion and public criticism, comes the less exciting but none the less arduous task of bringing into operation the machinery of a statute which makes a wholly new departure in social legislation. It is for the use of those who, in a greater or less degree, are entrusted with this task and for those who, without being directly responsible, are nevertheless as good citizens interested in the success of the measure, that this work is designed. We have attempted to describe, simply and broadly, the machinery of the Act and to bring together in a connected form matters which can be gathered only from a careful comparison of the various sections. The position and responsibilities of employers of labour and of insured persons under both Parts of the Act have been carefully set forth in a systematic manner and the finances of the measure have received special attention. What are the reserve values which unlock the funds of the Friendly Societies, what becomes of the State twopence, and how and when the promised extension of benefits will take place, are questions to which not only politicians but the public at large desire a simple but considered answer, which we have endeavoured to give. We hope the book may prove of value to officials and members of Friendly Societies, Trades Unions, and other Approved Societies, whose interests are so vitally affected, and that it may serve as a useful handbook for future members of the Insurance Committees which are to be set up for the administration of the Act.

Our task has not been merely one of exposition. Many grave legal questions will arise as to the interpretation of the measure, and we have attempted, in annotating the sections, to call attention to these problems and to assist in their solution by reference to decided cases and parallel statutes. In this respect

we trust that the members of the legal profession may find the book not without value in suggesting interpretations, if not always in finally solving the points of difficulty.

To the members of the medical profession, who will shortly be called upon to decide the manner and conditions under which they will perform the important functions assigned to them by this measure, we commend our work in the hope that it will assist them in finding the course which is desirable in their own interests and those of the public.

It has been our endeavour to deal fairly and fully with all points of interest without unduly trespassing on the realm of controversy. We may have erred in our interpretations and some mistakes there must be, but we shall be sincerely grateful to anyone who will supplement our efforts by disclosing our errors.

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January, 1912.

NOTE TO THE SECOND EDITION.

Since the first publication of this book a number of Regulations and other documents throwing light upon the interpretation and working of the Act, including Model Rules for societies seeking approval, have been issued by the various departments concerned with its administration. In addition to this, practical experience, although the Act is not yet in force, has suggested a number of matters on which our commentary needed correction, and still more amplification. From the medical point of view, discussion has brought into relief a number of new points calling for more detailed treatment. The book is accordingly a good deal enlarged, and, we hope, improved.

A. S. COMYNS CARR,
J. H. TAYLOR.

April, 1912.

NOTE TO THE FOURTH EDITION.

In view of the Amending Act of 1913, now in course of coming into operation, we feel that it would be of use to the medical and legal professions, and to all engaged in National Insurance work, to issue a volume incorporating its provisions and showing their effect upon the principal Act. At the same time regulations, tables, decisions, &c. &c., have now been issued in very great numbers by the various departments charged with the administration of the Acts, and we think it may be useful to have them collected and as far as possible collated. We have grouped in the various appendices the several documents according to their nature—regulations, orders, tables, &c.—but in each appendix we have arranged them as far as possible in the order of the sections to which they principally refer. We have also inserted references to them in the notes to the several sections, and finally great pains have been taken to make the index as complete as possible, so that the user of the book may be able to find his way to all the passages which throw light upon the subject of his enquiry. It will be found that a large number of additional decisions are referred to in the notes, and that they have been considerably revised and brought up to date. In order to make room for all this additional matter we have been obliged to omit the whole of the introductory chapters, but later we hope to issue a separate volume containing a descriptive statement of the law and practice of National Insurance, for the guidance of the various interests concerned.

A. S. COMYNS CARR,
W. H. STUART GARNETT,
J. H. TAYLOR.

November, 1913.

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ARRANGEMENT OF SECTIONS

THE ACT OF 1911

[1 & 2 Geo. 5, Ch. 55]

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S. 1 (1) are employed within the meaning of this Part of this Act shall be, and any such persons who are not so employed but who possess the qualifications hereinafter mentioned may be, insured in manner provided in this Part of this Act, and all persons so insured (in this Act called "insured persons") shall be entitled in the manner and subject to the conditions provided in this Act to the benefits in respect of health insurance and prevention of sickness conferred by this Part of this Act.

"**Sixteen and upwards.**"—See the definition in s. 79 *infra*, a person attains the age of sixteen on the commencement of the sixteenth anniversary of the day of his birth.

"**Employed.**"—See subs. (2) and the First Schedule.

"**Shall be . . . . insured.**"—As to the position of a person so employed who has not in fact been insured, in the sense that no contributions have been paid in respect of him, see notes to ss. 69 and 70. It is submitted that this section makes any person who is employed within the meaning of the Act and not exempted an "insured person" whether or no any contribution has been paid or is intended to be paid in respect of him.

It would appear from these words that an "insured person" who ceases to possess one or other of the qualifications mentioned will immediately cease to be an "insured person," *i.e.*, an "employed contributor" who ceases to be employed within the meaning of the Act, or a "voluntary contributor" who ceases to depend upon a regular occupation and has not been insured for five years would at once drop out of the purview of the Act. In s. 79, however, it is provided that temporary unemployment is not to disqualify a person normally employed within the meaning of the Act, and that temporary unemployment may last indefinitely, provided the person can satisfy the society or committee responsible for his insurance that it is due to inability to obtain employment and not to a change in his normal occupation, and this he need only do when the unemployment has continued for twelve months. A society member who fails to contribute will, of course, fall into arrears (s. 10), but provided he can pass the above test it appears that even after total suspension from benefits he will not lose his membership or cease to be technically an "insured person." The case of the voluntary contributor is different; as soon as he ceases to possess the qualification mentioned in subs. (3) (*a*) *infra*, he ceases to be insured, unless he has acquired that mentioned in subs. (3) (*b*), although non-payment of contributions cannot of itself have that effect [s. 10 (1) and (3)]. As to the special case of the insured woman who marries, see notes to s. 44 (1).

S. 1 (1)

"**The qualifications.**"—See subs. (3).

"**The benefits.**"—For a general statement of them see s. 8 (1) *infra.*

(2) The persons employed within the meaning of this part of this Act (in this Act referred to as "employed contributors") shall include all persons of either sex, whether British subjects or not, who are engaged in any of the employments specified in Part I. of the First Schedule to this Act, not being employments specified in Part II. of that Schedule:

"**Either sex**"—This would be implied, Interpretation Act 1889, s. 1. For special provisions relating to women, see ss. 3, 8 (1) (*e*), (4), (6), (8) (*d*), 10 (4) (*b*), 14 (2) (*c*), (*f*), 18, 19, 20, 41, 44, 45 (3) 46 (2) (iii), 47 (4) (*b*), (*c*), 58, 59 (2) (ii), 81 (8) (*b*), (11), (18), the First Schedule, Part II. (*j*), (*l*), the Second, Fourth, and Fifth Schedules.

Women, married or single, are admissible as members of friendly and other societies (see the Friendly Societies Act, 1896, s. 8 (1) and the Married Women's Property Act, 1882, ss. 6–10, 17).

"**Whether British subjects or not.**"—Aliens are included, but as to their benefits and other special provisions relating to them, see ss. 32, 45, 48 (2), (6).

British subjects are: (1) any person born within the King's dominions or on a British ship on the high seas, who has not (*a*) being born of foreign parents made a declaration of alienage under the Naturalisation Act, 1870, ss. 3, 4, or (*b*) become a naturalised citizen of a foreign State at peace with this country (see *R.* v. *Lynch*, 1903, 1 K.B. 444). (2) Any person born abroad whose father was a natural born British subject at the date of birth (4 Geo. 2, c. 21, s. 1). (3) The son of such a person under the same condition (13 Geo. 3, c. 21, s. 1)—but not to any further generations (*De Geer* v. *Stone*, 22 Ch.D. 243). (4) An alien naturalised under the Act of 1870, after five years' residence and on payment of £5 (see *re Gally*, 45 L.J.P. 107). (5) An alien who has obtained letters of denization from the Crown. (6) The child of a naturalised British subject, who while an infant has come to reside with the naturalised parent in the United Kingdom. (7) An alien woman who marries a British subject. (8) A female British subject who marries an alien and becomes a widow: under the Act of 1870, s. 10 (2) she is an alien, but not for the purposes of this Act, s. 45 (3) *infra.* See the Old Age Pensions Acts 1908 and 1911, and the Regulations of Aug. 20th, 1908, Schedule II.

S. 1 (2) — For the decisions of the Insurance Commissioners see Appendix VI, p. 908.

"**The employments specified**":—

FIRST SCHEDULE.

PART I.

EMPLOYMENTS WITHIN THE MEANING OF PART I. OF THIS ACT RELATING TO HEALTH INSURANCE.

(*a*) Employment in the United Kingdom under any contract of service or apprenticeship, written or oral, whether expressed or implied, and whether the employed person is paid by the employer or some other person, and whether under one or more employers, and whether paid by time or by the piece or partly by time and partly by the piece or otherwise, or, except in the case of a contract of apprenticeship, without any money payment.

"**Employment.**"—For the purposes of this Act it may often be necessary to determine whether "employment" continues during incapacity though by reason of some special term of the contract no wages are paid. It is submitted that illness of a nature "permanent" in reference to the nature of the employment, terminates a contract for personal service without notice on either side (per Wright, J., in *Loates* v. *Maple*, 88 L.T. 288). And see notes to s. 47 (1).

"**In the United Kingdom,**" not including the Channel Islands and the Isle of Man [Interpretation Act, 1889, s. 18 (1)]. The employment must clearly not only arise, but continue to be, in the United Kingdom. Thus a workman employed by a British firm sent to do a job abroad, or a servant travelling abroad with his master, is during the time when he is abroad outside the Act; cf. *Tomalin* v. *S. Pearson & Son, Ltd.*, 100 L.T. 685. His employer will be under no obligation to pay contributions in respect of him (see s. 4), but *quaere* whether if he does not pay them himself he will fall into arrear (see s. 10)? As to his position with regard to benefits at this time, see s. 8 (4).

Employment on a British ship on the high seas otherwise than as a master or a member of the crew is not within the Act; for though by common law a British ship is part of the soil of England (*Marshall* v. *Murgatroyd*, 40 L.J.M.C. 71), yet the express inclusion of the master and members of the crew implicitly excepts other persons on board (*Schwartz* v. *India Rubber, &c., Co.*, 27 T.L.R. 531).

As to employment on a foreign ship in British waters see the *Parlement Belge*, 5 P. 197 (a government ship), and *Panagotis* v. *s.s. Pontiac*, 5 B.W.C.C. 147. "Whether a foreign sailor on a foreign ship not registered in this country and with no managing owner in this country can claim against his employers compensation under the Act of 1906, by reason of an accident which happened while the foreign ship was in British waters. That is a question of very considerable difficulty, which on some other occasion will require, I have no doubt, decision." (Per Cozens-Hardy, M.R. *ib.*). The Insurance Commissioners have decided that the present Act applies to persons employed on board an American yacht lying in Southampton Water, *i.e.*, within the body of a county; but it

is submitted that the U.K. does not for this purpose include territorial waters outside the body of a county. See hereon *R.* v. *Keyn*, 2 Ex. Div. 63, the Territorial Waters Jurisdiction Act, 1878 (41 & 42 Vict. c. 73), and *Mortimer* v. *Peters*, 1 Russ. Crimes, 103. S. 1 (2) —

"**Under any contract of service.**"—"A servant is one who for consideration agrees to work subject to the orders of another." (MacDonell's *Law of Master and Servant*, 2nd ed., p. 7.) The difficulties of distinguishing service from bailment, apprenticeship, work and labour, partnership, agency and other relations are notorious. The further difficulty of deciding who is the employer of a particular servant, which has given rise to much litigation, is not strictly relevant to this Schedule (see s. 4), but is best discussed with it. In general a contract of service exists if the servant is bound (*a*) personally to execute (*Riley* v. *Warden*, 2 Ex. Rep. 39; 18 L.J.Ex. 123. *Weaver* v. *Floyd*, 21 L.J.Q.B. 151) work, (*b*) for another, (*c*) exclusively, (*d*) in return for wages or other remuneration, (*e*) acting under the orders of that other. (*c*) is not applicable to the wording here adopted ("whether under one or more employers," p. 10 *infra*); (*a*) and (*e*) remain the most useful and decisive tests.

The wording adopted here should be compared with the following statutes, but it must be remembered that the nature of the employment is in this paragraph irrelevant, and that definitions in other Acts are not binding unless incorporated in this Act (*Macbeth & Co.* v. *Chislett*, 1910, A.C. 220). (1) The Employers and Workmen Act, 1875, s. 10 (adopted in the Truck Acts and in the Employers' Liability Act, 1880):—

"'*Workman*' *means any person who, being a labourer, servant in husbandry, journeyman, artificer, handicraftsman, miner, or otherwise engaged in manual labour, has entered into or works* under a contract with an employer, whether the contract be . . . express or implied, oral or in writing, and be a contract of service *or a contract personally to execute any work or labour*." (It will be noticed that the words in italics are omitted from the present paragraph.)

The omission of the words "has entered into" has the effect of making the employment rather than the contract the primary test. and excluding cases where the contract is executory, *i.e.*, where the employment, though agreed upon, has not actually commenced. (See *Whitbread* v. *Arnold*, 99 L.T. 103.)

"Employment . . . under" is substantially equivalent to "works under." [See *Marrow* v. *Flimby &c. Co., Ld.*, 1898, 2 Q.B. 588).]

"It seems to me that the words 'or works under a contract with an employer' were inserted into the section to meet the case of a workman who has not contracted directly with an employer, but has been engaged by an agent of the employer—viz., a 'buttyman' or 'ganger,' or to meet the case of an apprentice or other similar cases." (Per A. L. Smith, L J. *ib.*; see also *Fitzpatrick* v. *Evans*, 1902, 1 K.B. 505: men working for a contractor sinking shafts at a colliery, although the colliery manager is entitled to give certain directions as to the work, are not the colliery company's servants.)

It is clear that the men engaged in this manner by the "buttyman," "ganger," and by any other person more properly described as a "sub-contractor" are within the present definition, whatever their employer may be [see the Third Schedule (6) under s. 4 (2) *infra*], but

S. 1 (2) — the position of the sub-contractor himself is much more difficult to decide. The omission of the words "or a contract personally to execute any work or labour" will probably exclude numbers of men in such positions, but the following are examples of cases included in "contract of service" under previous Acts which did not contain those words :—

(*a*) An employer engaged A to work for him by piece-work, B by daily wages to assist A ; B was paid by A out of the proceeds of his piece-work ; held that both A and B were the servants of the employer, although A paid B his wages. (*Willett* v. *Boote*, 30 L.J.M.C. 6.)

(*b*) Seven artisans agreed to complete a ship for a ship-builder ; they were bound to work exclusively for him, but might employ skilled and unskilled men to help them. They were held to be servants of the ship-builder. (*Lawrence* v. *Todd*, 32 L.J.M.C. 238.) *Sed* cf. *Littlejohn* v. *John Brown & Co.*, 1909, S.C. 169.

(*c*) "Butty-colliers" are the servants of the colliery company. (*Brown* v. *Butterley Coal Co.*, 53 L.T. 964.) See also *Morrison* v. *Baird* (10 Rettie 271).

(*d*) Three men contracted to unload a ship and employed three others, but they were bound to obey the dock company's foreman. (*Ruth* v. *Surrey Commercial Dock*, 8 T.L.R. 116.)

But the following were not included under those statutes :—

(*a*) A man who contracted to make a road for a fixed sum. (*Lancaster* v. *Greaves*, 9 B. & C. 628.)

(*b*) Master stevedores, employing their own men and tackle, are not servants of the ship-owners. (*Cameron* v. *Nystrom*, 1893, A.C. 308.)

(*c*) Men who contracted to weave certain pieces of silk goods at certain fixed prices. "The same person may contract to work for many others, and cannot with any propriety be said to have contracted to serve each of them." (*Hardy* v. *Ryle*, 9 B. & C. 603.)

(*d*) A man contracted to print certain pieces of woollen cotton goods, held not a contract of service because it was piece-work, and the workman might be working at the same time for divers other persons. (*Exp. Johnson*, 7 Dowl. 702.)

The last two cases would, however, come within the present paragraph, owing to the words "whether under one or more employers," and "by the piece," *infra*.

The following were probably included only in virtue of the words "personally to execute, &c." :—

(*a*) A potter's printer, paid by the piece and finding his own "transferrers." (*Grainger* v. *Aynsley*, 6 Q.B.D. 182.)

(*b*) A slater who contracted for a builder to slate the roofs of houses by the piece ; he was at liberty to employ men to help him. (*Stuart* v. *Evans*, 49 L.T. 138 ; and see *Bowen* v. *Hall*, 6 Q.B.D. 333, a contract to find all labour for a special class of brickmaking at fixed piece-rates, and to work exclusively for the employer for five years, is a contract for personal service, though there was no relation of master and servant.)

And the following were excluded even with the aid of those words :—

(*a*) A man who contract to find labour to make bricks at a fixed price per thousand, is not within the definition unless he is

actually bound by the contract to give his personal labour. (*Ingram* v. *Barnes*, 7 E. & B. 115.) S. 1 (2)

(*b*) "Clippers" who take lace from the manufacturers and take it home to be clipped, being at liberty to do it themselves, get it done by others, or return it undone, being responsible for loss or damage, are not within the Truck Acts. (*Squire* v. *Midland Lace Co.*, 1905 2 K.B. 448.)

But as to whether they would be included as "outworkers," see par. (*c*) of this Part of this Schedule *infra*.

(2) The Workmen's Compensation Act, 1897, s. 7 (2):—

"'*Workman*' *includes every person who is engaged in an employment to which this Act applies, whether by way of manual labour or otherwise, and whether his agreement is one* of service or apprenticeship *or otherwise*, and is expressed or implied, oral or in writing."

The following were within this definition:—

(*a*) Platers working in a squad in a ship-building yard, on a piece-work contract, and employing labourers under them, but required to work the full recognised hours and obey the foreman (*Macready* v. *Dunlop & Co.* 37 Sc. L.R. 779).

(*b*) A quay-labourer casually employed for a varying number of hours at irregular intervals (*Small* v. *M'Cormick & Ewing*, 36 Sc. L.R. 700).

But not the following:—

(*a*) A foreman bricklayer who tendered to supply labour and tools (not materials) at a fixed price of 160*l.* for the job (*Simmons* v. *Faulds*, 17 T.L.R. 352).

(*b*) A man who did work in the labour yard of a charitable society in return for board and lodging (*Burns* v. *Manchester and Salford Wesleyan Mission*, 99 L.T. 579).

(3) The Workmen's Compensation Act, 1906, s. 13:—

"'*Workman*' . . . *means any person who has entered into or works* under a contract of service or apprenticeship with an employer, *whether by way of manual labour, clerical work, or otherwise*, and whether the contract is expressed or implied, or is oral or in writing."

The following were held to be within this definition:—

(*a*) A labourer who had contracted to do whitewashing at piece-rates, finding his own materials out of money provided by the employer (*Bargewell* v. *Daniel*, 9 W.C.C. 142).

(*b*) A school-teacher employed in any kind of school [see Part II (*d*) of this Schedule] or a nursery governess, but not a person who comes into a house at intervals to teach the piano (*Simmons* v. *The Heath Laundry Co.*, 3 B.W.C C. 200).

(*c*) A letter-fixer who worked at piece-work for a number of employers, and was not obliged to accept any particular job (*Burnham & Co.* v. *Taylor*, 47 Sc. L.R. 643).

(*d*) A professional football player (*Walker* v. *Crystal Palace Football Club, Ltd.*, 1910, 1 K.B. 87).

(*e*) A roadman breaking stones for a contractor at piece-rates (*Boyd* v. *Doharty*, 46 Sc. L.R. 71).

(*f*) An unemployed workman working for the Central Unemployed Body for London (*Porton* v. *The Central Body*, 1909, 1 K.B. 173).

The distinction was most briefly summarised by Brett, L.J., in his evidence before the Select Committee on Employers' Liability (Vol. X., p. 123). "If you were to contract with a person that he and his servants

S. 1 (2) should do all your work in the way you should direct his servants to do it, they are your servants; that is only a different mode of paying them; but if you contract that he and his servants should do the work in the way he thinks best, then he is a contractor." But one may add that in order to make *him*, as well as his servants, a servant within this Act, it would be necessary that he should be bound to take a personal part in the work, and obey the employer's orders. But see hereon the note to "whether under one or more employers" below.

It has been held in many cases that a person apparently an independent contractor is in fact under such control as to make him a servant. See *Stephen* v. *Thurso Police Commissioners*, 3 R. 535; *Levering* v. *St. Katherine's Dock Company*, 3 T.L.R. 607; *sed* cf. *Hardaker* v. *Idle District Council* (1896) 1 Q.B. 335 and cases there cited, and *Chisholm* v. *James Walker & Co.* (1909), S.C. 31; 2 B.W.C.C. 261.

A leading case on this subject is *Sadler* v. *Henlock* (4 E. & B. 570; 24 L.J.Q.B. 138), where it is laid down that whereas the Court will readily find control by the employer over an unskilled man doing a job for a lump sum, they will approach the case of a man exercising a skilled and independent trade in a different spirit.

The best test of service in many cases is that applied by Willes, J., in *Murray* v. *Currie* (1904), 2 K.B. 615, where he finds certain persons not servants of the employer on the ground that "They are not put in his place to do an act which he intended to do for himself.

The use of the word salary in an agreement is some evidence of service (*Ross* v. *Parkyns*) 20 Eq. 331; just as profit-sharing is some evidence of partnership on which in the absence of further evidence the court must act (*Badeley* v. *Consolidated Bank*, 38 Ch.D., 238; *Hoare* v. *Barge* "*Cecil Rhodes*" 5 B.W.C.C. 49).

Statutory Officers.—A statutory officer with duties prescribed by Parliament is not the servant of the body which appoints him (*Stanbury* v. *Exeter Corporation* (1905) 2 K.B. 840, 75 L.J.K.B. 28; *Tozeland* v. *West Ham Union* (1907) 1 K.B. 920 (Poor Law Officers); *Hornchurch* v. *L.T. & S.Ry.*, 107 L.T. 292), nor is an inmate of a workhouse, employed by the Guardians under a statutory duty, their servant (Tozeland's case, *ubi sup. sed*, c.f. *Butler* v. *Burton-on-Trent*; 106 L.T. 820). Such a statutory officer must be distinguished from a person appointed under a general statutory power to appoint officers as *e.g.* under S. 57 (3) hereof (*Hall* v. *Taylor*, 27 L.J.Q.B. 311).

Ecclesiastical Officers.—A curate is not under a contract of service but is an ecclesiastical officer bound to obey lawful commands by virtue of his office; nor is a nonconformist minister the servant of his congregation (*In re the National Insurance Act*, 1911, 107 L.T. 143).

Skilled Professions.—A visiting physician is not a servant of the hospital which he visits (*Evans* v. *Liverpool Corporation*, 74 L.J.K.B. 742; *Hillyer* v. *St. Bartholomew's*, 78 L.J.K.B. 958), and the Insurance Commissioners have decided that the resident medical staff of a hospital, though to some extent under discipline, are not under a contract of service. (So held in Scotland: *Re Royal Infirmary of Edinburgh*, Court of Session, Board of Trade Labour Gazette, 1913, p. 145.)

A managing director of a company is not an employee of the company (*Normandy* v. *Ind Coope & Co.*, 77 L.J.Ch. 82). But see p. 10.

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"**Service or apprenticeship.**"—"An apprentice is a person who by contract is to be taught a trade." Per Grove, J., in *R.* v. *Laindon* (8 T.R. 379). The distinction between these contracts is not of much importance for the purposes of this Part of the Act. The distinction between an apprentice and a pupil is, however, important, and would seem to lie in the fact that in the case of an apprentice part of the consideration for teaching is service of the master *in his trade.*

See also *R.* v. *Crediton* (2 B. & A. 493); *R.* v. *Rainham* (1 East 535).

Apprenticeship of pauper children by Boards of Guardians is regulated by 43 Eliz. c. 2, s. 3; 32 Geo. 3, c. 57; 42 Geo. 3, c. 46; 56 Geo. 3, c. 139; 14 & 15 Vict, c. 11; 39 & 40 Vict. c. 61, s. 33, and General Orders of July 24th, 1847 (articles 52–74) and February 15th, 1898.

Other contracts of apprenticeship must be in writing (*Kirkby* v. *Taylor*, 1910, 1 K.B. 529), though not under seal, and bear a 2*s.* 6*d.* stamp (Stamp Act, 1891, s. 25). But a contract which is oral only and therefore not enforceable is nevertheless a contract of apprenticeship though imperfect, *R.* v. *Igtham* (4 A. & E. 941), *R.* v. *Northowron*, 9 Q.B. 31, and the Insurance Commissioners have so decided.

"**Written or oral.**"—The effect of these words is not to make an oral contract enforceable which is required by the Statute of Frauds to be in writing, *i.e.*, if it is apparent from its terms that it is not to be completed within a year from the making (*Banks* v. *Crossland*, L.R. 10, Q.B. 97). Part performance will not take such a contract out of the Statute (*Britain* v. *Rossiter*, 48, L.J.Q.B.362).

It is very difficult to say what is the position under the Act of persons employed under contracts of service or apprenticeship which are (*a*) void, (*b*) unenforceable, (*c*) voidable by virtue of the common law or any statute. It is submitted that if the contract is void—*e.g.*, for illegal or immoral consideration, or as being in restraint of trade, or an agreement contravening the Truck Act, 1831, s. 1, the servant or apprentice is excluded from the benefits of this Schedule.

But if the contract is merely voidable at the option of one of the parties, or unenforceable by action, or if the document containing it is inadmissible in evidence because unstamped, it is submitted that the servant is included, though grave difficulties may arise when it is sought to enforce the contributions and other liabilities of the employer. See note above.

Written contracts of service require a 6*d.* stamp, unless "for the hire of any labourer, artificer, manufacturer, or menial servant." (Stamp Act, 1891, Schedule 1.)

"**Implied.**"—*i.e.* from the fact of the work being done, but this alone is not enough (*Reeve* v. *Reeve*, 1 F. & F. 280). When a person does work on the order of another under such circumstances that it must be presumed that he looks to be paid as a matter of right by him, then a contract would be implied with that person; see, however, *Taylor* v. *Laird* (25 L.J. Ex. 329). The difficulty most frequently occurs where the parties are relatives or friends; see *e.g. Davies* v. *Davies*, 9 C. & P. 87, and cf. Part II. of this Schedule (*f*) and (*l*).

"**And whether paid by the employer or some other person.**"—From here to the end of the paragraph is new. It has never been held necessary that payment should come directly from the actual employer (see cases of sub-contractors above). Where workmen are

S. 1 (2) lent or let on hire by their employer to another person, the wages may be paid by the latter, without affecting the position of the original employer, except as against strangers (*Reed* v. *Smith*, *Wilkinson & Co.* 3 B.W.C.C. 223); but see Third Schedule (6), and note on "without any money payment," *infra.*

"**Whether under one or more employers.**"—This appears to be a departure from the ordinary law, by which *exclusive* service was considered essential to the contract (*R.* v. *Goodbody*, 8 C. & P. 665; *Exp. Johnson*, 7 Dowl. 702; *Hardy* v. *Ryle*, 9 B. & C. 603; but see *Burnham* v. *Taylor*, 47 Sc. L.R. 643). It of course covers the case of a man in regular employment who changes his employer or habitually works for several employers every week. But subject to the exceptions in Part II. (*h*) of this Schedule, *q.v.*, it includes casual labourers within the compulsory scheme. See Third Schedule (5).

The Insurance Commissioners, though they have power to decide under s. 66 whether or no a man is employed within the meaning of the Act, had under the principal Act no power to decide as to who is the employer, and considerable difficulties arise in cases of apparent sub-contracting. See now s. 27 (2) of the Act of 1913. Where a servant properly engages another to assist him in his service it is submitted that the person so engaged becomes in every case the servant of the master [*Gwilliam* v. *Twist* (1895), 2 Q.B. 84; *Beard* v. *L.G.O.C.* (1900), 2 Q.B. 530; *Stone* v. *Cartwright*, 6 T.R. 417; *Degg* v. *M.R. Co.*, 26 L.J.Ex. 471; *Potter* v. *Faulkoner*, 31 L J.Q.B. 30; *Wiggett* v. *Fox*, 25 L.J.Ex. 188; *Charles* v. *Taylor*, 3 C.P.D. 492].

But in other cases of sub-contracting and of leased servants it is more difficult to ascertain who is the employer for the purpose of this Act. A man may serve two masters [*Jones* v. *Scullard* (1898), 2 Q.B. 565, 79 L.T. 388] and the master responsible for his torts in that service is not necessarily the one liable for his contributions. "It can truly be said here, that although the driver continues to be the general servant of the livery stable-keeper, he is in a particular manner the servant of the defendant, and under the control of the defendant" (*ib.* per Lord Russell, L.C.J.). The liability in tort—*respondeat superior*—arises not because the man is the master's man, but because the act is the master's act—*qui facit per alium facit per se.* Therefore in tort control is the only really effective test, and the superior, or author of the act, is not necessarily the man's employer. [See *Gillespie* v. *Hunter*, 25 Rettie 916; *Baumwoll* v. *Furness* (1893), A.C. 8, and the judgment of Holt, C. J., in *Middleton* v. *Fowler* (1 Salk. 282: "The authority given by his master.")]. But this Act makes insurability an incident of the contract of service, and the regulations attach the payment of contributions to the payment of wages [see also Third Schedule (1)]; it appears therefore that the true test for this purpose as to who is the employer is not so much who controls as with whom did the man contract and to whom does he look for pay (*McKinnon* v. *Whitecross*, &c. 2 B.W.C.C. 64). A director is not as such the servant of a company, but may be a servant in another capacity if permitted by the articles, *re Beeton & Co. Ltd.* 108 L.T. 918. See also Third Schedule (6). A journalist is not commonly a servant (*ib.*).

"**Whether paid by time or by the piece . . . or otherwise**"—*e.g.* by commission or fees or a share in the profits. See

Part II. (*e*) *infra*, and notes, as to the position of agents. Where payment is by a share in the profits it is necessary to distinguish a servant from a partner: see the Partnership Act, 1890, s. 2 (3) (*b*). S. 1 (2)

A servant does not become a partner by receiving a share of profits unless he has some right of control and liability for the losses (*Ross* v. *Parkyns*, L.R. 20 Eq. 331). Nor does a partner become a workman within the Workmen's Compensation Act, because he chooses to work in the mine belonging to the partnership at weekly wages paid out of the profits (*Ellis* v. *Joseph Ellis & Co.* 1905, 1 K.B. 324), although the part owner of a ship who is not a trading partner and is employed as master may be a workman (*Carswell* v. *Sharpe*, 47 Sc.L.R. 335).

"**Or . . . without any money payment.**"—This is of course not the same as "without any consideration," in which case there would be no enforceable contract unless under seal, but covers cases where services are rendered in consideration of, *e.g.*, board and lodging only. Waiters in many cases depend entirely upon "tips" for their remuneration, and even pay their employers for the privilege of waiting; but they are servants of the restaurant-proprietors, see *Laugher* v. *Pointer*, (5 B. & C. 547); *Penn* v. *Spiers & Pond, Ltd.* (1908, 1 K.B. 766). For the position of employers in such cases under this Act, see the Third Schedule (3) and (7) *infra*. As to what is a money payment, see *Midland Ry.* v. *Sharp*, 73 L.J.K.B. 666, and the decisions of the Commissioners, *post* Appendix VI, Nos. 61, p. 921 and 161, p. 945.

(*b*) Employment under such a contract as aforesaid as master or a member of the crew of any ship registered in the United Kingdom or of any other British ship or vessel of which the owner, or, if there is more than one owner, the managing owner or manager, resides or has his principal place of business in the United Kingdom.

For special provisions relating to the Royal Navy, see s. 46, and to the Mercantile Marine s. 48.

"**Under such a contract.**"—As to the necessity for engagements of seamen to be in writing, see the Merchant Shipping Act, 1894, ss. 113–125, and as to sea-fishermen ss. 399–408. Apprenticeship to the sea-service is regulated by ss. 105–109, and to the sea-fishing service by ss. 392–398, of that Act.

"**Master.**"—Questions often arise as to whether the master of a ship is servant or partner; see *Carswell* v. *Sharpe* (47 Sc. L.R. 335), and as to the "thirds system" *Boon* v. *Quance* (1 B.W.C.C. 106) *Jones* v. "*Alice and Eliza*" (*ib.* 495), and *Jamieson* v. *Clark* (46 Sc. L.R. 73).

In many cases where there is some kind of profitsharing between owner and master, as in *Boon* v. *Quance*, 102 L.T. 443, difficult questions arise as to whether there is service or co-adventure, and the test of control will be of prime importance; as will be that of sharing expenditure. "In order to create a partnership, communion of profits and losses is essential" (per Lord Loughborough in *Coope* v. *Eyre*, 1 H. Black, 46). "It would be a strange kind of joint adventure in which two out of three joint adventurers contributed nothing to the capital embarked, and were not liable to contribute anything or to

S. 1 (2) — defray any losses that might be incurred" (*Jamieson* v. *Clark*, 2 B.W.C.C. 228) *sed* cf. *Cox* v. *Hickman* 8 H.L.C. 268.

"The course of law has been at all times to regard the circumstance of a man being employed in another person's ship as evidence of a contract of service between them," per Barry C. J. in "*The Victoria*," 45 Ir. L.T. 260.

See also notes to "in the United Kingdom," *supra* and to par. (*k*) of Part II. of this Schedule.

The captain of a Thames barge working on the usual halves system is the servant of the owner, *Smith* v. *Horlock*, C.A. 1913 (135 L.T. News. p. 348).

"**Member of the crew.**"—This includes any person employed or engaged in any capacity on a ship, *e.g.*, in addition to the sailors, engineers and stokers, it includes the cooks, barbers, stewards, stewardesses, &c., on a passenger ship. But it does not include employees of a passenger or cargo-owner, *e.g.* cattlemen, though they may help to work the ship (*Anglo-Argentine Agency* v. *Temperley*, 1899, 2 Q.B. 403). See also *Macbeth & Co.* v. *Chislett* (1910, A.C. 220).

"**Any ship registered in the United Kingdom.**"—*i.e.*, under the Merchant Ship Acts, 1894, Part I., and 1906, ss. 50–52, this seems to include a vessel so registered, although not entitled to be, because owned by a foreign subject (*R.* v. *Björnsen*, 34 L.J.M.C. 180).

"**Or of any other British ship or vessel.**"—See s. 1 of the Act of 1894. Apparently a ship is a British ship provided she is owned wholly by British subjects (substantially defined as above),[1] or by a body corporate [the members of which may all be aliens (*R.* v. *Arnaud*, 16 L.J.Q.B. 50)] established in and under the laws of some part of the British Dominions.

This includes vessels registered as British ships at any port of registry established in the British Dominions or a foreign port under ss. 4 and 88–90 of the Act of 1894 ; also British-owned ships registered in and under the flag of a foreign country (*Chartered Bank of India* v. *Netherlands &c. Co.*, 10 Q.B.D. 534), and the following unregistered vessels :—

(1) A vessel of the Royal Navy [but see Part II. (*a*) of this Schedule].

(2) Any other ship belonging to H.M. Government and not registered under s. 80 of the Act of 1906.

(3) Small coasting and fishing vessels exempt from registry under s. 3 of the Act of 1894.

(4) Probably (*a*) an unregistered ship which ought to have been registered [see ss. 2 (2), 72, 266 of the Act of 1894].

(*b*) A ship built within the King's Dominions for a foreign purchaser but undelivered (see *Union Bank of London* v. *Lenanton*, 3 C.P.D. 243).

(*c*) A British-owned ship between the time of her launch and her registry (see Merchant Shipping Acts, 1898, s. 1, and 1906, s. 70)

"**Managing owner or manager.**"—See s. 59 of the Act of 1894 where, however, the terms are not defined ; for descriptions of the position and authority of such persons see *Frazer* v. *Cuthbertson* (6 Q.B.D. 93), *The Huntsman* (1894), P. 214 ; presumably the fact of

[1] P. 3.

registration under that section would be at least *primâ facie* evidence as to the identity of these persons. In the Workmen's Compensation Act, 1906, s. 13, "'Manager' in relation to a ship, means the ship's husband or other person to whom the management of the ship is entrusted by or on behalf of the owner." S. 1 (2)

"**Resides.**"—For the purposes of the Old Age Pensions Act, 1908, residence has been defined (by Regulation 29) as "actual presence in the United Kingdom uninterrupted otherwise than by temporary absences," but under the Parliamentary Registration Acts and under the Income Tax Acts it has been held to mean no more than the possession of a place of abode, with occasional bodily presence, and an intention to return: probably for the present purpose the latter interpretation would be more appropriate.

The test of residence of a Limited Company would seem to be the situation of its government, *i.e.*, the Board of Directors, so also as to where it carries on business. "In Brazil the payments are made, the passengers and goods are carried, but . . . . this company is carrying on the trade in London from whence it issues its orders" (per the Lord Chancellor in *San Paulo Ry. Co.* v. *Carter*, 73 L.T. 539). So where the whole stock of a company was held in England and the directors met there the House of Lords held that there was evidence of residence in England for the purpose of income tax, though the company did no trade there and had not even a banking account in the kingdom (*American Thread Company* v. *Lowe*, 108 L.T. 253). And see particularly *Egyptian Hotels Co., Ltd.*, v. *Mitchell* (108 L.T. 558) and cases there cited.

"**Has his principal place of business.**"—See the Act of 1894, s. 1 (*d*), the Companies Act, 1908, s. 62, and O. 48*a*, r. 3 of the Rules of the Supreme Court. Where there is more than one place of business the principal place is probably that from which the work carried on at the other places is controlled. See *Palmer* v. *Caledonian Ry. Co.* (1892, 1 Q.B. 823) and *De Beers Consolidated Mines, Ltd.* v. *Howe* (1906, A.C. 455), where it is laid down that a limited company resides for Income Tax purposes at the place from which its business is controlled, which is not necessarily the place where it is registered. See the note on "resides" above, and see *Turner* v. *Evans*, 2 De G.M. & G. 740, and *Kirkwood* v. *Gadd* (1910), A.C. 422; 102 L.T. 753.

Foreign ships are not included, although by reason of the residence or place of business of the responsible manager being in the United Kingdom he might be made amenable to the process of our law.

(*c*) Employment as an outworker (that is to say, a person to whom articles or materials are given out to be made up, cleaned, washed, altered, ornamented, finished, or repaired, or adapted for sale in his own home or on other premises not under the control or management of the person who gave out the articles or materials for the purposes of the trade or business of the last-mentioned person), unless excluded by a special order made by the Insurance Commissioners, and any such order may exclude outworkers engaged in work of any class, or outworkers of any

S. 1 (2) — class or description specified in the order, or may defer the commencement of this Act as respects all outworkers, and the person who gave out the articles or materials shall, in relation to the person to whom he gave them out, be deemed to be the employer.

Employers in case of out-workers.

26. The Insurance Commissioners may by a special order provide that as respects any outworkers or any class of outworkers specified in the order the person specified in the order shall for the purposes of Part I of the principal Act be deemed to be the employer (in force Sept. 1st, 1913).

"**Employment.**"—For some reason which is not apparent this is the only paragraph in which the employment is not in terms confined to the United Kingdom. The practical effect is likely to be slight, but it would strictly bring within the Act a British subject who sends work to be done in a foreign country. See, however, *Tomalin* v. *S. Pearson & Son, Ltd.*, 100 L.T. 685, and note at p. 4 *supra*. Employment as an outworker is not under a contract of service. See the Report of the Committee on the application of the Act to Outworkers, cd. 6178.

"**That is to say . . . the last-mentioned person.**"—This is the definition in s. 13 of the Workmen's Compensation Act, 1906, slightly modified.

"**Articles.**"—Including natural flowers given to be made up into bouquets (*Hoare* v. *R. Green, Ltd.*, 1907, 2 K.B. 315).

"**A person . . . on other premises.**"—This appears to include the case of a firm (or even a limited company) who may take in work from another firm or company to be done on the premises of the former. The word "employment," however, probably carries with it the implication that the person to whom the articles are given must himself at least take part in the work which is to be done upon them.

But Warrington J., (*In re Employment of Master Tailors as Outworkers* (1913), W.N. 270), decided that the definition of an outworker in this section is wide enough to cover a master tailor to whom goods are given out by a manufacturer, though the master tailor himself does little or no work on those materials, but supervises his workroom. In other words, to be an "outworker" it is not necessary to be a "worker" in the narrow sense.

"**For the purposes of the trade or business.**"—See note to Part II. (*h*) *infra*.

Sed quaere if the words have the same meaning here as in that paragraph, or in s. 4 (1) and s. 13 of the W.C. Act, 1906. The Insurance Commissioners have apparently taken the view that they have here a narrower meaning, and apply only to outworkers employed in some process of the employer's trade, and not in any process ancillary to that trade. See *e.g.* the decision as to washing overalls, *post* p. 928, and see *Lucknill* v *Auchen Steamship Co.*, 108 L.T. 32.

"**Unless excluded.**"—See also Part II. (*j*) *infra.* S. 1 (2)

"**Special order.**"—See s. 114, the Ninth Schedule, and Appendix I—14 (iv), p. 450. —

"**The commencement.**"—See s. 116 *infra.*

"**The person who gave.**"—By himself or his agent; where the articles are actually given out by (*e.g.*) a foreman, the foreman's employer will also be the employer of the outworker.

"**In relation to the person to whom he gave them.**"—But not to other persons to whom the first-mentioned person may in turn give them (see *Squire* v. *Midland Lace Co.* (1905), 2 K.B. 448). Each such person will in his turn be the employer of the next unless the Commissioners by their new powers otherwise provide.

For provisions with regard to payment of contributions see the Third Schedule (10) under s. 4 (2) *infra.*

(*d*) Employment in the United Kingdom in plying for hire with any vehicle or vessel the use of which is obtained from the owner thereof under any contract of bailment (or in Scotland any contract of letting to hire) in consideration of the payment of a fixed sum or a share in the earnings or otherwise, in which case the owner shall for the purposes of Part I. of this Act be deemed to be the employer.

This paragraph prevents the application of the recent decision of the House of Lords (*Smith* v. *General Motor Cab Co.*, 27 T.L.R. 370), which excluded a taxi-cab driver from the Workmen's Compensation Act.

In cases of bailment the "employee" receives no wages or remuneration from the "employer"; for the questions arising from this with regard to contributions see notes to s. 4 (2), and the Third Schedule (3) and (4).

(e) *Employment under any local or other public authority except such as may be excluded by a special order* (1913, s. 6). In force Oct. 1st, 1913.

(See Part II (*b*) *infra.*)

Part II.

Exceptions.

(*a*) Employment in the naval or military service of the Crown, including service in Officers Training Corps, except as otherwise provided in Part I. of this Act.

"**Officers Training Corps.**"—See the Territorial and Reserve Forces Act, 1907, Part II.

"**Otherwise provided.**"—See s. 46 *infra.*

(*b*) Employment under the Crown or any local or other public authority where the Insurance Commissioners certify that the terms of the employment are such as to secure provision in respect of sickness and disablement on the whole not less favourable than the corresponding benefits conferred by Part I of this Act.

But see Part I. (*e*) *supra.*

S. 1 (2) — "**Under the Crown.**"—See s. 53 *infra*. See also the Report of the Inter-Departmental Committee on Employment under the Crown, Cd. 6234.

"**Public Authority.**"—See *The Johannesburg* (1907, P. 65) and cases there cited.

Possibly the most general statutory definition of a public body is that contained in s. 7 of the Public Bodies Corrupt Practices Act, 1889, under which the qualification is "power . . . . to administer money raised by rate in pursuance of any Public General Act." That definition is however obviously one directed primarily to the protection of the rates and not intended as a general definition of a public body. It is suggested that the words "public authority" fairly mean any body having statutory duties of a public nature and exercising authority over some area or thing otherwise than as the proprietor or possessor thereof. Thus the Port of London Authority is a public authority, whereas a University created by statute or charter is not.

"**Where the Insurance Commissioners certify.**" — See Appendix I A, 16 (*f*), p. 504. It is open to question whether such a certificate is subject to appeal under s. 66 (1) (i) *infra*, but probably it is not within that provision.

"**Provision in respect of sickness or disablement.**"—This is surely not limited to sickness and disablement benefits [s. 8 (1) (*c*) and (*d*)], but includes at least medical [*ib.* (*a*)] and sanatorium [*ib.* (*b*)] benefits. They that are whole have no need of a physician. Maternity benefit [*ib.* (*e*)] to male insured persons ought probably to be left out of account as not being in respect of their own sickness and disablement. Some consideration must probably also be given to the prospect of obtaining additional [*ib.* (*f*)] and extended [s. 8 (8)] benefits. The Committee, however, appear to have been advised otherwise (see p. 2 of their report).

"**Not less favourable.**"—It is submitted that these words are not used in an actuarial but a popular sense. What must be shown is not that the actuarial value of the benefits offered is as great as that of those conferred by the Act, but that the persons employed are as well provided for in the case both of temporary sickness and permanent incapacity as those insured under the Act. The words "on the whole" appear to permit better provision in the one case to atone for worse provision in the other. Some weight must, no doubt, be attached to the general permanence of the employment as compared with similar employment under private employers, to any provision made for superannuation, and especially to the provision made (if any) for the transfer of employees to an approved society on leaving the service of the authority. It is however questionable whether regard should be had to the charge imposed upon the employees (whether directly or indirectly) for the provision of the benefits as compared with the contributions under the Act, for the object of the paragraph is to secure provision in case of sickness, and it matters very little whether or no this involves some charge in time of health.

(*c*) Employment as a clerk or other salaried official in the service of a railway or other statutory company, or of a joint com-

mittee of two or more such companies, where the Insurance Commissioners certify that the terms of employment, including his rights in such superannuation fund as is hereinafter mentioned, are such as to secure provision in respect of sickness and disablement, on the whole, not less favourable than the corresponding benefits conferred by Part I of this Act, and the person so employed is entitled to rights in a superannuation fund established by Act of Parliament for the benefit of persons in such employment, or in Ireland is entitled to rights in any such superannuation fund or in any railway superannuation fund which may be approved by the Insurance Commissioners. S. 1 (2)

See notes to (*b*) *supra*, and Appendix I—1, par. 16 (*f*), p. 451.

"**Salaried official.**"—As opposed to a person remunerated by wages; *cf.* the Bankruptcy Act, 1883, s. 53 (2) and cases decided thereon, *e.g.*, *In re Jones*, *Exp. Lloyd* (1891, 2 Q.B. 231), *Exp. Brindle* (56 L.T. 498).

"**Statutory company.**"—Not a company registered under the Companies Act, 1908, but a company incorporated by a special Act, to which as a rule the Companies Clauses Act, 1845, the Railway Clauses Act, 1845, or a similar statute applies. Cf. *In re Smith*, *Davidson* v. *Myrtle* (1896, 2 Ch. 590.)

"**Superannuation fund.**"—See *Hobson* v. *Hull*, 4 E. & B. 986. "Superannuation Allowance," in the Superannuation Acts, 1834 to 1892, includes "any pension or superannuation, or other retiring allowance."

(*d*) Employment as a teacher to whom the Elementary School Teachers Superannuation Act, 1898, or a scheme under section fourteen of the Education (Scotland) Act, 1908, or the National School Teachers (Ireland) Act, 1879, applies, or in the event of any similar enactment being hereafter passed as respects teachers or any class of teachers (other than teachers in public elementary schools), as a teacher to whom such enactment applies.

See notes to (*b*) *supra*.

"**The Elementary School Teachers Superannuation Act.**"—Applies only to certificated teachers employed in some capacity in or connected with a public elementary school, not being an evening school, or a certified reformatory or industrial school, up to the age of sixty-five. See s. 52 *infra*.

"**The National School Teachers (Ireland) Act, 1879.**"—Applies only to "classed teachers."

(*e*) Employment as an agent paid by commission or fees or a share in the profits, or partly in one and partly in another such ways, where the person so employed is mainly dependent for his

S. 1 (2) livelihood on his earnings from some other occupation, or where he is ordinarily employed as such agent by more than one employer, and his employment under no one of such employers is that on which he is mainly dependent for his livelihood.

It is apparently contemplated that but for this exception agents would be servants within Part I. (*a*), but it is submitted that even if they are employed by one employer only this is not necessarily so. It has been held that an agent is not a "clerk or servant" under ss. 67 and 68 of the Larceny Act, 1861. The distinction is thus stated in *R.* v. *Walker*, 27 L.J.M.C. 207. "A principal has the right to direct what the agent has to do; a master has not only that right, but also the right to say how it is to be done (by a servant)" per Bramwell B.; and in *R.* v. *Bowers*, 1 C.C.R. 41, "a person who is employed to get orders and receive money, but who is at liberty to get those orders and receive that money where and when he thinks proper, is not a clerk or servant within the meaning of the statute . . . the prisoner was at liberty to dispose of his time in the way he thought best, and to get or abstain from getting orders on any particular day as he might choose; and this state of things is inconsistent with the relation of master and servant." This would seem to exclude a large proportion, *e.g.*, of insurance agents.

"**Paid by commission . . . such wages.**"—This does not include payment partly by salary and partly in one of the ways here mentioned.

"**Fees.**"—A periodical payment, though called a "retaining fee," is not a fee in the ordinary sense of the word in England, though it is in Scotland (see *e.g.* "Imperial Dictionary," Tit. "Fee") and the Commissioners have so decided. *Sed quaere* as to what should be the decision in Scotland on this point.

"**Mainly dependent.**"—See note to s. 1 (3) (*a*) *infra*.

"**Under no one of such employers.**"—He is apparently within the exception if his employment under all such employers together is his main source of livelihood, provided he does not depend mainly upon any one.

(*f*) Employment in respect of which no wages or other money payment is made where the employer is the occupier of an agricultural holding and the employed person is employed thereon, or where the person employed is the child of, or is maintained by the employer.

"**Or where the person employed.**"—This is of general application and not confined to the case of an agricultural holding.

(*g*) Employment otherwise than by way of manual labour and at a rate of remuneration exceeding in value one hundred and sixty pounds a year, or in cases where such employment involves part-time service only, at a rate of remuneration which, in the opinion of the Insurance Commissioners, is equivalent to a rate

of remuneration exceeding one hundred and sixty pounds a year for whole-time service. S. 1 (2)

'**Otherwise than by way of manual labour.**"—Cf. the Employers and Workmen Act, 1875, s. 10 at p. 122 *supra*, in regard to which it has been decided that omnibus-conductors (*Morgan* v. *L.G.O.Co.* 13 Q.B.D. 832), tram-drivers, goods-guards, grocer's assistants (*Bound* v. *Lawrence*, 1892, 1 Q.B. 226), and hairdressers are not engaged in manual labour [though a motor-omnibus driver is (*Smith* v. *Associated Omnibus Co.*, 1907, 1 K.B. 916)], but partly on the ground that the occupations must be *ejusdem generis* with those specifically enumerated in that section. In any case these decisions are not likely to be very helpful in this case, as such persons do not usually earn more than £160 a year. Referring to *Smith's* case (*ubi sup.*) in *Re the National Insurance Act, 1911* (107 L.T. 342) Swinfen Eady, J., said "That case was decided on the ground that he carried spanners." The test is not inapt.

See also per A. L. Smith, J., in *Cook* v. *North Metropolitan Tramways Co.*, 18 Q.B.D. at p. 684: "Telegraph clerks and all persons engaged in writing perform manual work, but not manual labour."

But see *Hoare* v. *R. Green, Ltd.* (1907, 2 K.B. 315), where it was held that girls making up natural flowers into bouquets were engaged in manual labour within the Factory Act 1901, s. 149, and *Maynard* v. *Peter Robinson*, 19 T.L.R. 492, where a sempstress was held to be a manual labourer. Lace clippers are also manual labourers (per Kennedy J.) in *Squire* v. *Midland Lace Coy.* (1905) 2 K.B. 448 at p. 455.

As to a "tackler" in a cotton factory see *Leech* v. *Gartside* 1 T.L.R. 391), which establishes that a foreman substantially engaged in manual labour is insurable; but one who only occasionally labours is not (*Grainger* v. *Ainsley*, 50 L.J.M.C. 48; *Re the National Insurance Act* (*Dairymen's foremen*, 107 L.T. 342).

A foreman was held not to be a person "ordinarily engaged in manual labour," notwithstanding that at the time of the accident he was actually engaged in moving planks (*Osborne* v. *Jackson*, 11 Q.B.D. 619).

Cf. the Workmen's Compensation Act, 1906, s. 13. "Workman does not include any person employed otherwise than by way of manual labour whose remuneration exceeds £250 a year."

The following have been held not to be "workmen" under the Acts of 1897 and 1906, in spite of the wide definitions in those Acts [see notes to Part I. (*a*) *supra* p. 7] apparently on the ground that they were not engaged in manual labour:

(*a*) A poor-law doctor in Ireland (*Murphy* v. *Enniscorthy Board of Guardians*, 2 B.W.C.C. 291).

(*b*) A lecturer employed to explain the merits of an airship at an exhibition (*Waites* v. *Franco-British Exhibition Co.*, 25 T.L.R. 441).

(*c*) A certificated colliery-manager (*Simpson* v. *Ebbw Vale Co. Ltd.*, 1905, I.K.B. 453).

(*d*) A chemist with University degrees working in the laboratory of a chemical factory, but mainly in the actual works, doing much manual work (*Bagnall* v. *Levinstein, Ltd.*, 1907, I.K.B. 531; but diss. Farwell, L.J., and *quære*).

S. 1 (2) — "**Rate of remuneration.**"—This includes all rewards for service, whether in cash or kind; it does not of course include private income or earnings from any source other than the employment in question, nor does it include the value of tuition or professional experience gained. *Pomphrey* v. *Southwark Press* (70 L.J.Q.B. 48).

See *Skailes* v. *Blue Anchor Line, Ltd.* (1911, 1 K.B. 360), where the remuneration of a ship's purser was held to include salary, shore money, commission, value of board and lodging, bonus on completion of each voyage without complaint, and profit on retailing whisky to passengers; and *R.* v. *Postmaster-General* (1 Q.B.D. 658) where the profits on travelling allowances in fact exceeding the actual expenses were held to be included in "emoluments" and (per Blackburn J.) in "remuneration."

See also *Midland Railway* v. *Sharp* (73 L.J.K.B 666).

See also notes to the Second Schedule under s. 4 (1) at p. 30 *infra*.

"**Exceeding £160 a year.**"—Cf. s. 1 (3) *infra*. Since there is no provision for taking an average of several years (as there is under the Income Tax Acts), this must mean that the exception is to apply as soon as the rate exceeds £160 a year, but only so long as it continues to exceed that figure.

"**In the opinion of the Insurance Commissioners.**"—See note to (*b*) *supra*.

(*h*) Employment of a casual nature otherwise than for the purposes of the employer's trade or business, and otherwise than for the purposes of any game or recreation where the persons employed are engaged or paid through a club, and in such case the club shall be deemed to be the employer.

"**Employment . . . business.**"—This is taken verbatim from the Workmen's Compensation Act, 1906, s. 13.

"**Casual.**"—Means "arising from chance, irregular" (*Johnson's Dictionary*); it does not include employment which, though not continuous, is regular, and depends upon a single contract, *e.g.*, a contract with a jobbing gardener or washerwoman to come and work at a private house once a week (*Dewhurst* v. *Mather*, 1908, 2 K.B. 754). Such a person is not within this exception; as to who is to be treated as the employer, see Third Schedule (5). Some guidance as to the meaning of the word "casual" can be derived from a dictum of Cozens-Hardy, M.R., in *Jury* v. *Atlanta*, 28 T.L.R. 562. "Such employments were not casual, but were *intended to continue* subject to a week's notice, unless something unexpected happened."

A man who occasionally cleans windows at a house, but at irregular intervals, and on a separate hiring each time, is "casual" (*Hill* v. *Begg*, 1908, 2 K.B. 802), even if he cleans them when he likes, about once a month, without asking leave (*Rennie* v. *Reid*, 45 Sc. L.R. 814). For the purposes of this Act a man may be employed regularly on some days in the week, and casually on others, but must be paid for if not by a casual, then by his regular, employer. See also *McCarthy* v. *Norcott*, 43 Ir.L.T. 17, 2 B.W.C.C. 279.

"**The employer's trade or business.**"—Not the workman's. "Business" has been defined as anything which occupies the time

and attention and labour of a man for the purpose of profit (per Jessel, M.R., *Smith* v. *Anderson*, 15 Ch. D. 247), but it need not occupy the personal attention of the proprietor. The element of profit is no doubt relevant; but the case of *Burns* v. *Manchester and Salford Wesleyan Mission*, 99 L.T. 579, suggests that a charitable institution may carry on a trade or business from charitable motives (see, however, s. 51 *infra*). S. 1 (2)

Repairing the roof of a shop where the assistants live in the upper floors is for the purposes of the shopkeeper's trade (*Johnson* v. *Monasterevan Store Co.*, 1909, Ir.L.R. 108).

Decisions under the Income Tax Acts, Schedule B ("trade, manufacture, adventure, or concern"), may be helpful on this point, as also cases of covenants not to carry on a trade or business in demised premises. See, for instance, *Rolls* v. *Miller*, 27 Ch.D. 71; *Bramwell* v. *Lacy*, 48 L.J. Ch. 379; *Portman* v. *Home Hospitals Association*, 27 Ch.D. 81 n.; and *Reeves* v. *Cattell*, 24 W.R. 485.

Letting out merchant vessels to freight is a trade (*A.-G.* v. *Borrodaile*, 1 Price 148).

A municipality carries on a trade in supplying gas or electricity to residents, but not in lighting the streets (*Dillon* v. *Haverfordwest*, 60 L.J.Q.B. 477). But, lighting, paving, &c., are the "administrative business" of a local authority (Local Government Act, 1889, s. 3), and therefore presumably within the Act, though not a trade and the Commissioners have so decided. See also *Mulrooney* v. *Todd and Bradford Corporation* (1909), 1 K.B. 168; 100 L.T. 99.

A burial board and a cemetery company carry on a trade, whatever the destination of the profits (*Paddington Burial Board* v. *Inland Revenue*, 13 Q.B.D. 9).

The purchase, sale, and development of land is a trade (*Inland Revenue* v. *Cardonald Co.*, 44 Sc.L.R. 66). It has been decided in a county court that a landlord has a business (*Godfrey* v. *Divett*, 133 L.T. Newspaper 583), for the purpose of the Bankruptcy Acts. But the administration by a landlord of his own property is not generally a trade or business for the purpose of the Workmen's Compensation Act, 1906 (*Bargewell* v. *Daniel*, 98 L.T. 257). See also *Tombs* v. *Bomford*, 106 L.T. 823.

Colportage is not a trade (*Religious Tract Society* v. *Forbes*, 33 Sc.L.R. 289).

The sale of fruit, vegetables, horses, &c., incidental to the occupation of land for the purpose of residence and pleasure is not a business, though a profit is made thereby (*In re Wallis*; *ex. p. Sully*; 14 Q.B.D. 950, 52 L.T. 625). *Sed secus* if the land be taken for the purpose of the business, though the business be undertaken in pursuit of pleasure (*Cotter* v. *Johnson*, 5 B.W.C.C. 568). If the alleged business be only incidental to a hobby it is no business, but if it be itself the hobby it may be one. See the decision of Commissioners (decisions 24, p. 913, and 184, p. 951). As to such subsidiary businesses see also *Skates* v. *Jones*, 103 L.T. 408.

"**Engaged or paid through a club.**"—Apparently this includes only cases where the employee, though engaged and paid for each game by the player, either obtains some licence or permission from some official of the club, or actually receives his money from him.

"**Club.**"—For the purposes of the Licensing Acts it has been held

S. 1 (2) — that clubs exclusively owned by and composed of members are exempt from the necessity of having a licence; proprietary and company clubs (unless shareholders and members are entirely the same persons) being excluded (*National Sporting Club* v. *Cope*, 82 L.T. 352). Perhaps a wider interpretation would be given here, but in any case a place to which strangers are admitted on payment by themselves (not as the guests of members) can hardly be a club.

(*i*) Employment of any class which may be specified in a special order as being of such a nature that it is ordinarily adopted as subsidiary employment only and not as the principal means of livelihood.

"**Special order.**"—See s. 113, the Ninth Schedule, and Appendix.

"**Subsidiary.**"—The test is not whether it is a subsidiary employment for any particular person, but whether it is ordinarily so (see note on "commonly," p. 340, *infra*). It applies to an employment which most people follow only in their spare time, *e.g.* in the evening. See Appendix; the latter exempts certain pickers of fruit, hops, &c., unless they were insured persons immediately before such employment, although during the season it occupies the whole time, and is the sole source of livelihood, of most of those engaged in it.

(*j*) Employment as an outworker where the person so employed is the wife of an insured person and is not wholly or mainly dependent for her livelihood on her earnings in such employment.

"**Outworker.**"—See Part I (*c*) at p. 13 *supra* and Cd. 6178 at p. 20 thereof, where the Committee recommend that the persons here excepted should be included by special order under the proviso to this subs. That order is now made (Appendix III—B4, p. 831, q.v. *infra*).

"**Mainly dependent.**"—See s. 1 (3) (*a*) and s. 2 (1) (*b*) *infra*, and especially *Williams* v. *Ocean Coal Co.*, Ltd. (1907, 2 K.B. 422).

(*k*) Employment as a member of the crew of a fishing vessel where the members of such crew are remunerated by shares in the profits or the gross earnings of the working of such vessel in accordance with any custom or practice prevailing at any port if a special order is made for the purpose by the Insurance Commissioners, and the particular custom or practice prevailing at the port is one to which the order applies.

"**Crew.**"—For general provisions regulating the sea-fishing service see the Merchant Shipping Act, 1894, Part IV. See also notes to Part I (*b*) of this Schedule *supra*. As usual in the Merchant Shipping Act the word "crew" does not generally include "master." *Sed secus* in the Workmen's Compensation Act, 1906, s. 7. And here it is submitted that the master of such a vessel may lawfully be excepted.

"**A Fishing Vessel**" does not include a fish carrier [*Jamieson* v. *Clark* (1909), S.C. 132, 46 Sc. CR. 73.]

"**Shares in the profits.**"—See note to Part I (*a*), "whether paid by time, or by the piece, or otherwise," at p. 134 *supra*. As to whether persons so paid are servants of or coadventurers with the owner, see the notes on "master" under par. (*b*) of Part I. of this Schedule (*supra*). See also *Whelan* v. *G.N.S.F. Co. Ltd.* 100 L.T. 913; *Wilkinson* v. *Frasier*, 4 Esp. 182; *Evans* v. *Bennett*, 1 Camp. 300; *Haywood* v. *Kain*, Moo. and M. 311. S. 1 (2) —

"**Custom or practice.**"—See note to s. 47 (1) *infra*.

"**Special order.**"—See s. 113, the Ninth Schedule, and Appendix I—1, 14 (v), p. 450.

(*l*) Employment in the service of the husband or wife of the employed person.

Provided that the Insurance Commissioners hereinafter constituted may, with the approval of the Treasury, by a special order made in manner hereinafter provided, provide for including amongst the persons employed within the meaning of this Part of this Act any persons engaged in any of the excepted employments specified in Part II of the said schedule either unconditionally or subject to such conditions as may be specified in the order.

"**Special order.**"—See s. 113, the Ninth Schedule, and Appendices I—1 14 (*a*), p. 450, and, III—B4, p. 831.

(3) The persons not employed within the meaning of this Part of this Act who are entitled to be insured persons include all persons who either—

(*a*) are engaged in some regular occupation and are wholly or mainly dependent for their livelihood on the earnings derived by them from that occupation; or

"**Regular occupation.**"—*i.e.*, regular as opposed to temporary or intermittent (*R.* v. *Oldham*, L.R. 4 Q.B. 290). In the Bills of Sale Acts, where the grantor must state his occupation in the document, it has been defined as "the trade or calling by which he ordinarily seeks to get his livelihood." It is presumed that a person who regularly follows more than one occupation would be included. But the test is whether the occupation is regular, not the engagement; and it is possible that the occupation may be regular, though the tenure of the occupation by the contributor is casual. This appears somewhat mystical, but see the judgment of Buckley, L.J., in *Hill* v. *Begg*,

S. 1 (3) — 1 B.W.C.C. at p. 320. Occupations excepted from compulsory insurance by Part II. of the First Schedule are (or may be) included here.

"**Wholly or mainly dependent for their livelihood.**"—This probably means "deriving the greater part of their actual income"; see notes on s. 2 (1) (*b*) *infra*. A man's "livelihood" is his whole living in the state in which in fact he lives (*Stephens* v. *Derry*, 16 East. 147).

(*b*) have been insured persons for a period of five years or upwards; *or being of the age of sixty or upwards, show to the satisfaction of the Insurance Commissioners that they have ceased to be insurable as employed contributors* (1913, s. 4, in force Sept. 1st, 1913);

i.e., as "employed" or "voluntary" contributors. Note that no particular number of contributions need have been paid; a member of an approved society does not lose his membership or cease to be an "insured person" because, owing to arrears [s. 10 (1)] he is suspended from benefit. See the definitions in s. 79, and note to subs. (1) at p. 2, as to the conditions on which unemployment ceases to be temporary, and the effect of suspension on membership.

"**Have been insured.**"—S. 5 (1) (*b*) Provides that in the case of persons who acquired this qualification as employed contributors the rate of contribution shall "continue to be" the employed rate. This applies also to the persons mentioned in s. 4 of the 1913 Act, *post*, p. 421. It is, therefore, submitted that the insurance must be continuous; *i.e.*, that the qualification consists in having been insured for five years last past.

and the persons possessing such qualifications who become or continue to be insured persons are in this Act referred to as voluntary contributors:

"**Voluntary contributors.**"—See s. 5 *infra*.

Provided always that no person whose total income from all sources exceeds one hundred and sixty pounds a year shall be entitled to be a voluntary contributor unless he has been insured under this Part of this Act for a period of five years or upwards.

"**From all sources.**"—Not, however, including his wife's income.

"**Exceeds £160 a year.**"—Cf. the First Schedule, Part II (*g*) under subs. (2), *supra*.

Period."—This must be continuous, although the payment of contributions need not be. If the income (or, for an employed person, the remuneration) at any time during the five years rises above £160, that will break the period, so that if it again falls below that level the period will begin afresh. A person in such a position who was a member of an approved society could doubtless make arrangements with the society to continue to pay contributions apart from this Act. S. 1 (3) —

(4) *Repealed by the Act of* 1913, as from Oct. 13th, 1913.

2.—(1) Where any person employed within the meaning of this Part of this Act proves that he is either— Exemptions.

(*a*) in receipt of any pension or income of the annual value of twenty-six pounds or upwards not dependent upon his personal exertions; or

(*b*) ordinarily and mainly dependent for his livelihood upon some other person,

(c) *ordinarily and mainly dependent for his livelihood on the earnings derived by him from an occupation which is not employment within the meaning of this Act* (1913, *s.* 5, in force Sept. 1st),

"**Dependent.**"—Cf. cases on the word "dependants" in the Workmen's Compensation Acts, 1897, Sch. I. (1), and 1906, s. 13; the test is whether the employed person derives the funds actually expended upon his maintenance from another; "the necessaries of life having regard to the class and position of life of the applicant," and "the standard of living in the neighbourhood" are immaterial (*Main Colliery Co.* v. *Davies*, 1900, A.C. 358; *French* v. *Underwood*, 19 T.L.R. 416) and see *Stephens* v. *Derry* (16 East. 147), cited under s. 1 (3) (*a*) *supra*. There is a legal presumption of the dependency of a wife upon her husband, which may, however, be rebutted (*Williams* v. *Ocean Coal Co. Ltd.*, 1907, 2 K.B. 422). The same no doubt would also apply to the dependency of children under sixteen upon their father or widowed mother. See also note to Fourth Schedule, Part II (3) *infra*, p. 50.

he shall be entitled to a certificate exempting him from the liability to become or to continue to be insured under this Part of this Act.

S. 2 (1) —

"**Certificate exempting him.**"—For other cases of exemption depending upon certificate, see the First Schedule, Part II (*b*), (*c*), (*g*), under s. 1 (2) *supra*, and ss. 51 and 81 (3) *infra*.

"**Continue to be.**"—There is no provision as to the funds standing to the credit of any person who, having been a contributor, ceases under this provision to be one; apparently they are forfeited to his approved society, or to the Deposit Contributors' Fund if he is a deposit contributor.

This is only for the benefit of the "person employed" himself: it does not enable the employer to secure exemption from the liability to contribute [see s. 4 (4) (*b*)] in respect of such a person.

(2) All claims for exemption shall be made to, and certificates of exemption granted by, the Insurance Commissioners in the prescribed manner and subject to the prescribed conditions, and may be so made and granted before, as well as after, the commencement of this Act: Provided that the regulations of the Insurance Commissioners may provide for claims under this section being made to and certificates granted by approved societies and Insurance Committees hereinafter constituted.

"**Prescribed.**"—*i.e.*, by the Commissioners themselves (see s. 65). This is the meaning of this word wherever it occurs. See Appendix II, 1, p. 455.

"**Insurance Committees.**"—See s. 59.

Contributions.

Contributions by insured persons, employers, and the Treasury.

3. Except as otherwise provided by this Act, the funds for providing the benefits conferred by this Part of this Act and defraying the expenses of the administration of those benefits shall be derived as to seven-ninths (or, in the case of women, three-fourths) thereof from contributions made by or in respect of the contributors by themselves or their employers, and as to the remaining two-ninths (or, in the case of women, one quarter) thereof from moneys provided by Parliament.

(1913) S. 1 (1) — Provision of additional money by Parliament.

1.—(1) *In addition to the moneys which under Part I of the National Insurance Act,* 1911 (*in this Act referred to as the "principal Act"*), *are required to be contributed out of moneys provided by Parliament towards defraying the cost of any of the benefits conferred by Part I of that Act or the expenses of administration of any of those benefits or otherwise for the purposes of that Act, there shall be contributed out of moneys provided by Parliament towards such costs expenses and purposes, such additional sums as Parliament may from time to time determine, and the provisions of the principal Act as to the manner in which the cost of benefits and the expenses of administration are to be defrayed shall be construed as applying only to the balance of such cost and expenses after such additional sums have been applied for the purposes for which they have been provided* (in force Sept. 1st, 1913).

(2) *Any additional sums so contributed for the purpose of medical benefit shall be applicable towards the payment of medical attendance and treatment of members of societies who are not insured persons mentioned in paragraph* (e) *of subsection* (2) *of section fifteen of the principal Act as amended by this Act in like manner and to the like extent as if such medical attendance and treatment were medical benefit* (in force Jan. 12th, 1914).

"**Otherwise provided.**"—See ss. 4 (1), 44 (2), 45, and 48 (7). There are also certain cases in which benefits provided *aliunde* are taken as paid by an approved society and the Parliamentary contribution is increased accordingly. See ss. 46, 47, 48.

"**Benefits.**"—See ss. 8–13, *infra*; this includes the additional benefits mentioned in s. 8 (1) (*f*); but *quaere* as to those in ss. 44 (2) and 48 (7).

"**Administration.**"—See ss. 14–18; the expenses here referred to are those which will be "properly incurred" [s. 54 (1)] by approved

S. 3 societies (see ss. 23–29) and Insurance Committees (see ss. 42 and 59) in connection with administration. There is no statutory limit upon their amount, but the actuarial estimate is 0·92*d.* per member per week, and the Insurance Commissioners must by regulation limit it [ss. 35 (2), 42 (*c*), 61]. See Appendix II. The expenses of the Insurance Commissioners (s. 57), audit and valuation (ss. 35, 36), are to be paid by the Treasury in addition to the contributions here mentioned.

"**Contributions.**"—See s. 4. The Parliamentary contribution is in the case both of men and women equivalent to a contribution of at least 2*d.* per week, but is paid (with interest) when the benefits are claimed, instead of every week, except in the case mentioned in the proviso to s. 4 (1). It is submitted that the Parliamentary penny in respect of low-paid contributors (s. 4 (1) and Part I of the Second Schedule) is in substitution for, and is for the purpose of the present section a part of the "contributions made by or in respect of the contributors by themselves or their employers." This penny must therefore be paid as contributions fall due, and a further two-sevenths will be payable on it when expended in benefits. If this view be correct it follows that this penny is payable also in respect of aliens; and it appears that this is the view taken by the Commissioners and by the Treasury.

Rates and rules for contributions by employed contributors and their employers.

4.—(1) The contributions payable in respect of employed contributors shall be at the rate specified in Part I of the Second Schedule to this Act (hereinafter referred to as the employed rate), and shall comprise contributions by the contributors and contributions by their employers at the rates specified in that Part of that schedule, and shall be payable at weekly or other prescribed intervals: Provided that in the case of an employed contributor of the age of twenty-one or upwards whose remuneration does not include the provision of board and lodging by the employer and the rate of whose remuneration does not exceed two shillings a working day, such part of the contributions payable in respect of him as is specified in the said schedule shall be paid out of moneys provided by Parliament.

As to the rates of contribution in casual and intermittent trades, as *e.g.*, in dock labour, see s. 19 of 1913, under s. 65.

"**The Contributions.**"—See Appendix V, Model Rules of the Insurance Commission, B. 6, p. 864.

"**Employed Contributors.**"—See s. 1 (2) and notes. S. 4 (1)

"**Their employers.**"—See notes to "contract of service" under s. 1 (2) at p. 130.

It is to be noticed that this Act contains no provision similar to the definition of "employer" in the Workmen's Compensation Act, s. 13. "'Employer' includes any body of persons corporate or unincorporate and the legal personal representative of a deceased employer, and where the services of a workman are temporarily lent or let on hire to another person by the person with whom the workman has entered into a contract of service or apprenticeship, the latter shall, for the purposes of this Act, be deemed to continue to be the employer of the workman whilst he is working for that other person."

As to the question of who is in law the employer in such a case see *Rourke* v. *White Moss Colliery Co., Ltd.*, 2 C.P.D. 209, *Jones* v. *Scullard* (1898), 2 Q.B. 565, *Perkins* v. *Stead*, 23 T.L.R. 433, *Donovan* v. *Laing*, 68 L.T. 512. Undoubtedly a man may be in law the servant of two masters at the same time; but as to which is liable for his contributions, see note on "under one or more employers" in paragraph (*a*) of Part I of the First Schedule (*supra*, p. 10).

The Commissioners have power to impose upon the person having the general control and management of employed persons the liability for their contributions in the first instance, enabling him to deduct such contributions from payments made to the sub-contractor who is their immediate employer [the Third Schedule (6) *infra*. Cf. s. 4 of the Workmen's Compensation Act, 1906].

"**Intervals.**"—See s. 50 and Appendices I, 1, par. 5 (*a*), p. 444 and II, 2, par. 6, p. 461.

"**Such part of the contributions.**"—Though paid by Parliament those moneys are still part of the contributions, that is of the seven-ninths mentioned in s. 3, and not a part of the Parliamentary two-ninths.

SECOND SCHEDULE.

Rates of Contribution under Part I of this Act relating to Health Insurance.

Part I.

Employed Rate.

In the case of men	7*d.* a week.
„ women	6*d.* „

Contributions by Employers and Employed Contributors.

To be paid by the employer	3*d.* a week.
„ „ contributor	Men, 4*d.* „ Women, 3*d.* „

In the case of employed contributors of either sex of the age of 21 or upwards whose remuneration does not include the provision of board and lodging by their employer, and the rate of whose

S. 4 (1) remuneration does not exceed 2*s.* 6*d.* a working day, the following shall be the rates of contribution :—

Where the rate of remuneration does not exceed 1*s.* 6*d.* a working day—

	A week.
To be paid by the employer - -	For men, 6*d.*
	„ women, 5*d.*
„ out of moneys provided by Parliament -	1*d.*

Where the rate of remuneration exceeds 1*s.* 6*d.* but does not exceed 2*s.* a working day—

	A week.
To be paid by the employer - -	For men, 5*d.*
	„ women, 4*d.*
„ „ contributor - - - - -	1*d.*
„ out of moneys provided by Parliament -	1*d.*

Where the rate of remuneration exceeds 2*s.* but does not exceed 2*s.* 6*d.* a working day—

To be paid by the employer - -	For men, 4*d.*
	„ women, 3*d.*
„ „ contributor - - - - -	3*d.*

See Appendix II, 3, p. 532.

"**Of the age of 21.**"—See the definition of "age" in s. 76 *infra.*

"**Where the rate of remuneration does not exceed 1*s.* 6*d.* a working day.**"—Difficulties may arise in making these calculations where remuneration is based on periods of more than a day and parts of a day are worked. Is the average to be taken? and if so is part of a day to be reckoned as a whole day, half day, or in exact proportion to the hours worked? *e.g.*, a labourer earns 14*s.* a week and has a half day on Saturday and no Sunday work; if the half day is to be reckoned as a whole he earns 2*s.* 4*d.* a day, if as a half he earns 2*s.* 6½*d.* More complicated cases could easily be imagined. The courts will not as a rule notice fractions of a day (*Clayton's case* 5 Rep. 1 *b*, *Migotti* v. *Colvill*, 4 C.P.D. 233, and *Houlder* v. *Weir*, 1905, 2 K.B. 267; *sed cf. Yeoman* v. *Rex*, 1904, 2 K.B. 429, and *Anslow* v. *Cannock Chase Colliery Co. Ltd.* [(1909) 1 K.B. 352] where reference is made to a week of 5½ days. The Scottish Insurance Commissioners have decided (it is submitted rightly, under s. 66 (1) (*c*) that a week of 55 hours of which only 5 hours are worked on Saturday is a 6 day week, and that decision is final, *Don Bros.* v. *Anderson*, (50 Sc.L.R. 361). Still greater difficulties arise where the remuneration is not based on time at all, and especially where as in the case of outworkers the employer has no knowledge of or control over the time worked; see, however, the Third Schedule (10) *infra.* This is clearly one of the points to be decided by the Commissioners under s. 66 (*c*). Also in cases where part of the remuneration is not in cash (as far as allowed by the Truck Acts), *e.g.*, although cases where board and lodging

S. 4 (1)

is provided are exempt from this provision, when one or the other is provided alone this is part of the remuneration, and the value of it must be added to the cash wages. Again, where a bonus or additional payment is given at certain seasons of the year, as in the case of agricultural labourers, the remuneration being otherwise below the limit, such allowances must clearly be taken into account in finding the rate of remuneration. [See hereon note to the First Schedule, Part II (*g*), under s. 1 (2) *supra*. See also Cd. 2376 of 1905, "Earnings of Agricultural Labourers."] Where there are such allowances it is submitted that the value of them cannot be averaged over any period, but must be reckoned only in the week in which they occur.

"**Working day.**"—It is submitted that a working day is any day upon which the employed person in fact works for payment.

The actual length of the working day must vary from trade to trade. In some trades a short day will nevertheless be the normal working day. If, for instance, a golf caddie can only do two rounds of 2 hours each (one before and one after the player has lunch) in the course of a normal day, it would seem that 4 hours is a golf caddies' working day. The method of estimating the rate of remuneration in such cases is discussed in *Perry* v. *Wright* [(1908) 1 K.B. 459] and *Anslow* v. *Cannock Chase Colliery Co. Ltd.* [1909) 1 K.B. 352].

Section 96 (1) which refers to a "working day of at least four hours" clearly recognises that Saturday morning may be a "working day." This seems to point to the conclusion that any day on which any work is done is to be reckoned as a complete working day. But in a charter-party it is well established that the words mean "days on which work is ordinarily done," including those on which it is prevented by bad weather, but not public holidays (*Thiis* v. *Byers*, 1 Q.B.D. 244).

For Part II of this Schedule see s. 81 (10) *infra*.

"**Out of moneys provided by Parliament**, see note on "contributions" under s. 3 (*supra*).

Power to treat all employees of an employer as being remunerated at normal rate.

25.—(1) Where it appears to the Insurance Commissioners that the persons employed by any employer or group of employers in any class or classes of work are in general in receipt of a rate of remuneration which, although liable to fluctuation, is normally within any of the limits hereinafter mentioned, the Commissioners may by a special order declare that all the persons employed by that employer or group of employers in that class or those classes of work shall, for the purposes of the principal Act but subject to any exceptions contained in the order, be treated as if they were constantly in receipt of the normal rate of remuneration, not-

1913 S. 25 (1) *withstanding that those persons or any of them may in any week in fact receive a higher or lower rate of remuneration.*

(2) *The limits referred to in this section are—*

(a) *A rate not exceeding one shilling and sixpence a working day;*

(b) *A rate exceeding one shilling and sixpence but not exceeding two shillings a working day;*

(c) *A rate exceeding two shillings but not exceeding two shillings and sixpence a working day.* (In force Sept. 1st, 1913.)

(2) The employer shall, in the first instance, pay both the contributions payable by himself (in this Act referred to as the employer's contributions), and also on behalf of the employed contributor the contributions payable by such contributor, and shall be entitled to recover from the contributor by deduction from his wages or otherwise the amount of the contributions so paid by him on behalf of the contributor, in accordance with the rules set out in the Third Schedule to this Act.

"**The employer shall.**"—As to the consequences of his failing to comply with this direction, upon himself and the contributor, see ss. 69 (2), 70, 110. He may arrange with the Board of Trade for a Labour Exchange to undertake the duty [s. 99 (1) *infra*].

"**Or otherwise.**"—The generality of these words is considerably limited by the Third Schedule. See pars. (3), (4) and (7) thereof.

THIRD SCHEDULE.

RULES AS TO PAYMENT AND RECOVERY OF CONTRIBUTIONS PAID BY EMPLOYERS ON BEHALF OF EMPLOYED CONTRIBUTORS UNDER PART I OF THIS ACT RELATING TO HEALTH INSURANCE.

(1) A weekly contribution shall be payable for each calendar week during the whole or any part of which an employed con-

tributor has been employed by an employer: Provided that, where one weekly contribution has been paid in respect of an employed contributor in any such week, no further contribution shall be payable in respect of him in the same week, and that, where no remuneration has been received and no services rendered by an employed contributor during any such week, or where no services have been rendered by an employed contributor during any such week and the employed contributor has been in receipt of sickness or disablement benefit during the whole or any part of that week, the employer shall not be liable to pay any contribution either on his own behalf or on behalf of the contributor in respect of that week. S. 4 (1)

"**For each calendar week.**"—See (11) *infra*; not necessarily in that week, see "weekly or other prescribed intervals," in s. 4 (1) *supra* and App. II, 2, par. 6, *post* p. 461.

"**In the same week.**"—See (5) *infra.*

"**Remuneration.**"—See notes to the First Schedule, Part II (*g*) at p. 132 and the Second Schedule, Part I, at p. 140 *supra.*

"**In receipt of sickness or disablement benefit.**"—Cf. s. 10 (4) (*a*) *infra*; but note that in the cases there mentioned where the contributor, though ill, is deprived of benefit by some provision of the Act, contributions will still be payable if remuneration is paid, *i.e.*, if the service is not terminated by the illness [see notes to s. 47 (1) *infra*] except in the case mentioned in s. 47 (4) (*e*). Therefore, the employer remains liable to pay contributions in a case where, under s. 10 (4), arrears are not reckoned against the contributor in respect of contributions unpaid. The case of employees who remain in their employers' houses during illness is one of difficulty in this connexion.

(2) The employer shall, except as hereinafter provided, be entitled to recover from the employed contributor the amount of any contributions paid by him on behalf of the employed contributor.

(3) Except where the employed contributor does not receive any wages or other pecuniary remuneration from the employer, the amounts so recoverable shall, notwithstanding the provisions of any Act or any contract to the contrary, be recoverable by means of deductions from the wages or other remuneration, and not otherwise; but no such deductions may be made from any wages or remuneration other than such as are paid in respect of the period or part of the period in respect of which the contribution is payable, or in excess of the sum which represents the amount of the contributions for the period (if such period is longer than a week) in respect of which the wages or other remuneration are paid.

S. 4 (3) —

"**Does not receive wages.**"—It appears that where money payments are received, though the payments amount to less than the employee's share of the contribution (as in the case of certain "living-in" apprentices) the employer is nevertheless debarred from recovering otherwise than by deduction, and must himself pay the balance of the employee's contribution.

"**Wages or other pecuniary remuneration.**"—This is for all practical purposes the same as "wages or other money payments" in (7) *infra*. Note, however, that (7) refers to cases where no such payments are received from the employer or any other person. Where payment is received from any other person but not from the employer, the latter may recover the contribution paid by him on behalf of the contributor by any of the means mentioned in the next paragraph.

"**Notwithstanding the provisions.**"—There are no provisions of any Act at present in force which forbid such a deduction. See s. 24 of the Truck Act of 1831.

"**And not otherwise.**"—The effect of this, with the following sentence, is that if by oversight, or for any other reason, the deduction is not made at the time when any particular wages are paid, it can never be made, nor can the sum be recovered by any process.

(4) Where a contribution paid by the employer on behalf of an employed contributor is recoverable from the contributor but is not recoverable by means of deductions as aforesaid, it shall (without prejudice to any other means of recovery) be recoverable summarily as a civil debt, but no such contribution shall be recoverable unless proceedings for the purpose are instituted within three months from the date when the contribution was payable.

The only case to which this paragraph applies is that in which a money payment is received from some person other than the employer; see (7) *infra*, and notes to the First Schedule, Part I (*a*) at p. 11, and to s. 4 (2), *supra*. A particular case to which such a provision may be intended to apply is that of bailment mentioned in the First Schedule, Part I (*d*) at p. 15 *supra*.

"**Recoverable summarily as a civil debt.**"—See Summary Jurisdiction Act, 1879, ss. 6, 35.

"**Instituted.**"—Summary proceedings are instituted when a complaint is made before justices (Summary Jurisdiction Act, 1848, s. 1); it need not be in writing (s. 8). See *Beardsley* v. *Giddings* (1904, 1 K.B. 847.)

"**Three months.**"—Calendar months, see note to s. 5 (1) (*a*).

"**Payable,**"—*i.e.*, by the employer or person under whom the contributor is working (6). This limitation applies to proceedings other than summary proceedings, *e.g.*, a county-court action, which is "instituted" by plaint.

(5) Where the contributor is employed by more than one employer in any calendar week, the first person employing him in that week or such other employer or employers as may be pre-

scribed shall be deemed to be the employer for the purposes of the provisions of Part I. of this Act relating to the payment of contributions and of this Schedule. S. 4 (5)

"**More than one employer.**"—See First Schedule, Part I (*a*) at p. 10, and Part II (*e*), (*h*) under s. 1 (2) *supra* and notes.

"**The first person employing.**"—The effect of this (subject to any regulations the Insurance Commissioners may make) is that in the case of a man (*a*) in regular employment who goes from one employer to another during the week, the first employer (even if he goes on Monday) must pay the whole contribution payable in respect of him for the week and deduct the whole of the man's contribution from such wages as are then due; and (*b*) casually employed in a trade or business, the employer who engages him on Monday must pay the whole contribution (deducting from the day's wages the man's contribution), and any employer who engages him on any later day must ascertain if he has been previously employed during the week, and if not must pay and deduct in the same way.

The contributions of a man employed by only one employer during only part of a calendar week must be paid as for a whole week.

See now, however, s. 19 of 1913, set out under s. 65 at p. 276 *infra*, and *cf.* the manner in which casual labour is dealt with under Part II in the Eighth Schedule at p. 347 *infra*.

See Appendices I—1, par. 5 (*d*) p. 445, and II, 4, p. 544.

(6) Regulations of the Insurance Commissioners may provide that in any cases or any classes of cases where employed contributors work under the general control and management of some person other than their immediate employer, such as the owner, agent, or manager of a mine or quarry, or the occupier of a factory or workshop, such person shall, for the purposes of the provisions of Part I of this Act relating to the payment of contributions and of this schedule, be treated as the employer, and may provide for allowing him to deduct the amount of any contributions (other than employer's contributions) which he may become liable to pay from any sums payable by him to the immediate employer, and for enabling the immediate employer to recover from the employed contributors the like sums and in the like manner as if he were liable to pay the contributions.

And as to the employer of outworkers, see s. 26 of 1913, *supra* p. 14.

See notes to s. 4 (1) and (2) *supra*, and Appendices I—1, par. 5 (*e*), p. 445, and II, 5, p. 548.

This covers the cases of men "lent or let on hire," and of men working under sub-contractors. See however the notes on "contract of service," and "whether under one or more employers," under par. (*a*) of Part I of the First Schedule (*supra*, p. 10).

(7) Where the contributor is not paid wages or other money payments by his employer or any other person, the employer shall

S. 4 (7) be liable to pay the contributions payable both by himself and the contributor, and shall not be entitled to recover any part thereof from the contributor.

"**Or other money payments,**" *i.e.*, payments *ejusdem generis* with wages, payments in respect of his employment.

"**Any other person.**"—This includes certainly any agent of the employer, and any person to whom the servant may be lent or let on hire; it also covers such cases as that of bailment where the remuneration is obtained by fares [the First Schedule, Part I (*d*)]; of waiters at a restaurant who earn their whole remuneration by tips [*ib.* (*a*) at p. 11]; and persons casually employed at a club [*ib.* Part II (*h*)]. The employer can thus recover contributions otherwise than by deduction in these cases.

(8) Notwithstanding any contract to the contrary, the employer shall not be entitled to deduct from the wages of or otherwise to recover from the contributor the employer's contribution.

By s. 34 (1) of 1913 (*infra*, p. 289), this is now made a criminal offence.

"**Truck Acts.**"—As to the effect of the Truck Acts on such deductions, see *Buxton* v. *Howe* (82 L.T. 422), and *Williams* v. *North's Navigation Collieries* (1906), A.C. 136, 73 L.J. K.B. 334; 94 L.T. 447).

Neither of these provisions prevents an employer, if he can and wishes to do so, from terminating the engagements of his men by notice, and renewing them at wages reduced by the amount of the employer's contribution.

(9) Any sum deducted by any employer from wages or other remuneration under this Schedule shall be deemed to have been entrusted to him for the purpose of paying the contribution in respect of which it was deducted.

This brings the employer within the provisions of the Larceny Act 1901, if he fraudulently abstains from paying it over. It also subjects him to all the civil liabilities of a trustee. This is in addition to the remedies provided in ss. 69, 70, and 110.

(10) The Insurance Commissioners may, by regulations, provide that in the case of outworkers the contributions to be paid may be determined by reference to the work actually done, instead of by reference to the weeks in which work is done, and any such regulations may apply to all trades or to any specified classes or branches of trades, and may determine the conditions to be complied with by employers who adopt such a system of payment of contributions.

"**The contributions to be paid.**"—It may be doubted whether this enables the Commissioners to vary the "employed rate" [see the Second Schedule under s. 4 (1) *supra*], or only the manner of collection and possibly the proportion to be paid by the employer and the

contributor respectively. See Appendix I—1, par. 5 (*f*), p. 445, and Cd. 6178, where the Committee take the opposite view. S. 4 (10)

See now Appendix II, 6, p. 550.

(11) For the purposes of this Schedule the expression "calendar week" means the period from midnight on one Sunday to midnight on the following Sunday.

(3) Contributions in respect of employed contributors shall cease to be payable on their attaining the age of seventy.

Cf. ss. 5 (2), 8 (3) and 79 *infra*.

(4) The employer of a person who though employed within the meaning of this Part of this Act is not insured under this Part of this Act by reason either—

(*a*) *Repealed by the Act of* 1913 (as from Oct. 13th, 1913);

(*b*) that he has obtained and still holds a certificate of exemption under this Part of this Act;

See ss. 2 *supra* and 81 (3) *infra*. This subs. does not apply to cases under s. 51.

"And still holds."—There does not seem to be anything to show the duration of such a certificate, nor how it is to be revoked. See, however, Appendix II—1, par. 4, p. 456.

shall be liable to pay the like contributions as would have been payable as employer's contributions if such person had been an employed contributor, and such contribution shall be carried to such account and dealt with in such manner as may be prescribed by regulations made by the Insurance Commissioners, and those regulations may provide for applying the sums standing to the credit of the account, or any part thereof, for the benefit of any persons in respect of whom contributions have been so paid, in the event of such persons subsequently becoming employed contributors.

1913 S. 9 (1) — Benefits of exempted persons.

9.—(1) *Regulations made by the Insurance Commissioners under subsection* (4) *of section four of the principal Act shall provide for applying the contributions paid in respect of persons who hold certificates of exemption in providing medical benefit and sanatorium benefit for such persons and the cost of the administration of such benefits, and such persons shall, if they fulfil such conditions as may be imposed by those regulations, become entitled to medical benefit and sanatorium benefit as if they were members of approved societies, and the provisions of the principal Act and this Act with respect to the payment and administration of those benefits* (*including those relating to the application of moneys provided by Parliament towards the cost of those benefits and the expenses of the administration thereof*) *shall, subject to any modifications, adaptations, and exceptions contained in the regulations, apply accordingly:*

Provided that—

(a) *the conditions so imposed shall not require payment of upwards of twenty-six weekly contributions before the person becomes entitled to such benefits;*

(b) *where the total income from all sources of any such person exceeds one hundred and sixty pounds a year he shall be required to make his own arrangements for receiving medical attendance and treatment, and subsection* (3) *of section fifteen of the principal Act shall apply accordingly.*

(2) *This section shall apply to persons in Ireland with this modification, that the benefits to be provided shall be such as may be specified in a scheme framed by the Irish Insurance Commissioners, but the sum to be contributed out of moneys provided by Parliament towards the cost of those benefits and the administration thereof shall be the same as if the benefits were benefits to insured persons.* (In force Jan. 12th, 1914.) 1913 S. 9 (2)

"**Total income.**"—See notes to s. 15 (3) and s. 10 (1) of 1913 at p. 94 *infra*, which latter section excludes voluntary contributors whose income exceeds £160 from medical benefit altogether.
See Appendices I—1, par. 5 (*b*), p. 446, and II, 7, p. 574.

Rates and rules for contributions by voluntary contributors.

5.—(1) The contributions payable by voluntary contributors shall be at the rate appropriate to their age at the date of their entry into insurance ascertained in accordance with a table to be prepared by the Insurance Commissioners (hereinafter referred to as the voluntary rate) and shall be paid by the voluntary contributors at weekly or other prescribed intervals:

"**Voluntary contributors.**"—S. 1 (3) *supra*.

"**The rate appropriate to their age.**"—It appears from s. 55 (3) that these contributors will be liable to the ordinary deduction in respect of reserve values, although those mentioned in the next paragraph who are over 45 are by the same sub-section exempted from that deduction. Whether any reserve value will be credited to societies in respect of such members depends upon the question whether there will be any estimated loss [s. 55 (1)] in their acceptance as members, which again depends upon the rate at which the contributions are fixed under this section. Note that there is no direction here, as there is in the next paragraph, that the contribution is to cover seven-ninths of the benefits. It is therefore open to the Commissioners to take the above matters into consideration in fixing the rate. See Appendix IV, 3 and 4, p. 839.

"**Shall be paid.**"—As to the manner of payment, see s. 7 *infra*, and Appendices I—1, par. 5 (*a*), p. 444, and 13 (*a*), p. 449, and II—2, par. 8, p. 463.

S. 5 (1)

Provided that—

(*a*) In the case of a person who enters into insurance within *sixty-five weeks* after the commencement of this Act, the voluntary rate shall, if he is below the age of forty-five at the date of entering into insurance, be the same as the employed rate, and if he is of the age of forty-five or upwards, be such rate, ascertained according to a table to be prepared by the Insurance Commissioners, as having regard to his age at that date, will be sufficient to cover seven-ninths, or, in the case of a woman, three-fourths, of the benefits conferred by this Part of this Act;

2. (2) *The period within which a person may enter into insurance as a voluntary contributor at the rate referred to in subsection* (1) *of section five of the principal Act shall be extended to the twelfth day of October nineteen hundred and thirteen, and accordingly proviso* (a) *to subsection* (1) *of section five and subsection* (3) *of section fifty-five of the principal Act shall have effect, and shall be deemed always to have had effect, as if "sixty-five weeks" were therein substituted for "six months."* (In force Sept. 1st, 1913.)

"**The commencement of this Act.**"—See s. 115 *infra.*

"**The employed rate.**"—See the Second Schedule under s. 4 (1) at p. 29 *supra.*

"**A table.**"—See Appendix IV, 1 and 2, p. 837.

(*b*) Where a person, having been an employed contributor for five years or upwards, becomes a voluntary contributor, the rate

of contribution payable by him shall continue to be the employed rate. S. 5 (1)

See s. 1 (3) (*b*).

(2) Contributions by voluntary contributors shall cease to be payable on their attaining the age of seventy.

Cf. ss. 4 (3) and 8 (3).

Change from voluntary rate to employed rate and vice versâ.

6.—(1) Where an insured person has become a member of an approved society as a voluntary contributor, the rate of contributions payable in respect of him shall, notwithstanding that he becomes employed within the meaning of this Part of this Act, remain the voluntary rate, unless at any time after becoming so employed he gives notice in the prescribed manner of his wish to be transferred to the employed rate.

"**Approved society.**"—There is no provision as to the position of a voluntary contributor who has become a deposit contributor (s. 42), should he become employed: he will therefore be transferred to the employed rate.

"**Notice.**"—See Appendix II, 8, p. 589.

(2) Where he gives such notice the rate payable in respect of him shall be the employed rate, but in such case the rate of sickness benefit payable in respect of him shall be such reduced rate as would have been payable had he not previously been insured, subject to such addition as may, according to tables prepared by the Insurance Commissioners, represent the value at that time of the contributions previously paid by him.

"**Sickness benefit.**"—See s. 8 (1) (*c*) *infra*.

"**Such reduced rate.**"—See s. 9 (4) *infra*, and Appendices I—1, par. 13 (*b*) p. 449, and IV—5 and 6, p. 842. It will be observed that s. 9 (4) provides for sickness benefit in the case of a person not previously insured at a rate never less than 5*s.* weekly. In the case of persons entering into insurance at ages over 32 in the case of men,

S. 6 (2) — and 22 in the case of women, this rate will require a Reserve Value to sustain it (see Appendix IV—5, 6, pp. 842, 843, *infra*), but as these persons are not "joining an approved society" within the meaning of s. 55 (2), the Act contains no provision for crediting this society with a Reserve Value in respect of them. The Society must, therefore, bear the loss while by virtue of the ensuing words of this paragraph the contributor gets the whole advantage of the reserve which has been built up out of his past contributions.

Now in the case of a male voluntary contributor who entered into insurance before the age of 18, this reserve—"the value at that time of the contributions previously paid by him" is sufficient at any age over 33 to provide sickness benefit for the future at a rate of not less than 5*s.* weekly, and at any age over 55 it will provide benefit at the rate of 9*s.* Therefore the benefit given by s. 9 (4), to wit 5*s.*, which imposes a charge of £7 12*s.* 0*d.* upon the Society (see App. IV—5, p. 843), plus the "value of his contributions," gives him a total benefit of 14*s.* weekly.

It is however submitted that since the subsection gives him only a reduced benefit "subject to" an addition, the addition can never make the whole benefit more than 10*s.* and that the society will therefore in such cases pay 10*s.* weekly only, thereby mitigating the drain upon its funds.

"**Tables.**"—Which should be published as they must be in use.

(3) Where he does not give such notice, and until he does so, the contributions payable by his employer in respect of him during any period of employment within the meaning of this Part of this Act shall be the same as if he had been transferred to the employed rate, and the contributions so paid by the employer shall be treated as in part satisfaction of the contributions at the voluntary rate payable by the contributor, and if the contributor fails to pay the balance he shall be deemed to be in arrear to that extent.

"**Employment.**"—See the First Schedule at p. 4 *supra*.

"**Employed rate.**"—See the Second Schedule at p. 29 *supra*.

"**In arrear.**"—See s. 10 *infra*; but the provisions of that section are very difficult to apply to such a case: presumably, although he is now an employed contributor, his position will be dealt with by regulations under s. 10 (3), or under s. 10 (7).

(4) Where an employed contributor within five years from his entry into insurance ceases to be employed within the meaning of this Part of this Act and becomes a voluntary contributor, he shall be

deemed to be in arrear, as from the date when he so became a voluntary contributor, to the amount of the difference between the aggregate contributions paid by or in respect of him since his entry into insurance and the aggregate of the contributions which would have been payable by him had he throughout been a voluntary contributor, and the difference between any reserve value which is credited to the approved society of which he is a member in respect of him and the reserve value (if any) which would have been credited to that society in respect of him had he originally become a voluntary contributor shall be cancelled. S. 6 (4)

"**Becomes a voluntary contributor.**"—Under s. 1 (3) (*a*) *supra*.
"**Deemed to be in arrear.**"—As to the method of calculation see s. 10 (3) and (7).
"**Which would have been payable,**"—*i.e.*, on the basis of the age at which he became an employed contributor, see s. 5 (1) *supra*.
"**Reserve value.**"—See s. 55 *infra*. It is difficult to see what difference there is to be in the respective reserve values where the man was under 45 at entry, within 65 weeks of the commencement of the Act, except such slight difference as may arise owing to the different manner of treating arrears in the two cases [s. 10, especially (3)]. If he was then over 45 he would have no reserve value.

Power to make regulations for the payment of contributions.

7. Subject to the provisions of this Act, the Insurance Commissioners may make regulations providing for any matters incidental to the payment and collection of contributions payable under this Part of this Act, and in particular for—

(*a*) payment of contributions whether by means of adhesive or other stamps affixed to or impressed upon books or cards or otherwise, and regulating the manner, times, and conditions in, at, and under which such stamps are to be affixed or impressed or payments are otherwise to be made;

S. 7 (*a*) — "**Subject to the provisions of this Act.**"—The Commissioners, have, however, by s. 19 of the Act of 1913, *q.v.* under s. 65 *infra*, p. 276, much more extensive powers as to the rates and collection of contributions in the case of casual labour.

"**Regulations.**"—See Appendix II, 2-7 inclusive, pp. 458-588; 27, p. 670; 28, p. 672; 32, p. 683; and 34, p. 704; it will be noticed (2, par. 4, p. 459) that the duty of procuring a card and of producing it to the employer to be stamped (*ib.* 5, p. 461) is placed upon the employed contributor, the employer being required [*ib.* 6 (1) (*c*), p. 462] to procure and stamp an "emergency card" in the event of failure by the contributor. Such failure would be punishable by a fine of £10 [s. 69 (2)]. It may, however, well be doubted whether this regulation is not *ultra vires*; the sole duty of making contributions is by s. 4 (2) imposed upon the employer, and in spite of the general words in s. 65 (as to which see p. 275 *infra*), it is difficult to see how such a duty can be imposed by regulation upon the contributor without express words in the Act, or to find any words which give the Commissioners such a power; the words "shall be insured" in s. 1 (1) are hardly sufficient.

"**Stamps.**"—See s. 108 *infra*, and Appendix I—1, par. 5 (*c*), p. 445.

(*b*) the entry in or upon books or cards of particulars of contributions paid and benefits distributed in the case of the insured persons to whom such books or cards belong;

(*c*) the issue, sale, custody, production, and delivery up of books or cards and the replacement of books or cards which have been lost, destroyed, or defaced.

"**Sale.**"—The Commissioners have recognised that without more definite authority than this they could not properly impose a charge for books or cards upon any person; the cost of them will therefore be borne under s. 57 (3) by the Treasury as expenses of the Commission, Appendix II—2, par. 4, p. 460.

Benefits.

Benefits. **8.**—(1) Subject to the provisions of this Act, the benefits conferred by this Part of this Act upon insured persons are—

(*a*) Medical treatment and attendance, including the provision of proper and sufficient medicines, and such medical and surgical appliances as may be prescribed by

regulations to be made by the Insurance Commissioners (in this Act called "medical benefit"); S. 8 (1) (a)

For further provisions relating to "medical benefit," which considerably qualify the right of insured persons to treatment and attendance, see subss. (4), (5), (6), (8) (*a*) and ss. 14 (1) and 15, and the Administration of Medical Benefit Regulations, 1912 (Appendix II—13, p. 597, and notes thereto at p. 631).

"**Medical.**"—It is not clear how far this is intended to include "surgical"; the decisions under the Apothecaries Act, 1815, and Medical Act, 1858, keep the two words distinct (see *Leman* v. *Fletcher*, L.R. 8 Q.B. 319; *Apothecaries' Society* v. *Gregory*, 25 T.L.R., 37), but the Medical Act, 1886, requires the qualifications to be combined. Probably it includes such minor surgical treatment as a general practitioner would give, but not treatment which would ordinarily be given by a surgeon or a dentist [see Fourth Schedule, Part II (2), where dental treatment is made an "additional benefit," under (*f*) *infra* p. 50].

"**Treatment and attendance.**"—No definition is given of medical treatment and attendance. No limitation is placed in the Act on the *extent* of the treatment. It is to be "adequate," and to be defined in the regulations of the Commissioners [s. 15 (2)]. But see the construction placed on these words by paragraphs 2 and 3 of the First Schedule (Part I) to the Administration of Medical Benefit Regulations, 1912 (*post* p. 626), and par. 55 thereof, p. 624.

"**Medicines.**"—The Commissioners have interpreted this in the widest possible sense. It may include cod liver oil preparations, alcohol in various forms, chemically prepared foods, vaccines and sera, and any drugs or medicines for internal or external use which a panel doctor chooses to prescribe or to apply personally. Med. Reg. 28, p. 611, 30 (2), p. 612, and Third Sched. p. 630. The price of each drug in ordinary use is fixed by each Insurance Committee in its Drug Tariff, while other drugs not in the tariff are to be supplied at a price to be agreed with the Committee or in default of agreement to be determined by the Commissioners. But the fact that the total money available for medicines and appliances is only 1*s.* 6*d.* per year per head of the insured (or 2*s.* if the "floating" 6*d.* is used) does not limit the medicines, seeing that if the total chemists' bills are more than the aggregate sum available in the Drug Fund and the Drug Suspense Fund, the chemists under their agreement with the Insurance Committee have to submit to a proportionate reduction of their bills by Reg. 43, p. 616.

"**Appliances.**"—The list of appliances that may be supplied at the cost of the insurance funds is given in the second Sched. to the Regs., p. 630, and any appliances recommended by a panel doctor that are not in this list would have to be obtained by the patient.

(*b*) Treatment in sanatoria or other institutions or otherwise when suffering from tuberculosis, or such other diseases as the Local

S. 8 (1) (*b*)

Government Board with the approval of the Treasury may appoint (in this Act called "sanatorium benefit");

For further provisions relating to "sanatorium benefit," see ss. 12, 16, 17, and 64.

"**Sanatoria.**"—The word sanatorium has come to mean generally an institution for the treatment of tubercular phthisis, more especially for incipient cases, though some sanatoria admit advanced cases. On the other hand the word is sometimes synonymous with "hospital": thus the Ladywell Sanatorium, near Manchester, is a municipal isolation hospital for infectious diseases.

"**Other institutions.**"—For example, ordinary hospitals or convalescent homes, garden-shelters or country homes for climatic treatment, &c.

"**Or otherwise.**"—These words allow of treatment of tuberculosis at patients' own homes, or at tuberculosis dispensaries or other non-institutional treatment. The payment of medical men for such treatment is derived from the funds set apart for sanatorium benefit and 6*d.* per head of the insured has been specially set aside out of those funds for this purpose. Apparently only *curative* treatment of tuberculosis is contemplated. County and Borough Councils pay special attention to measures intended to prevent tuberculosis, but no provision in this Act authorises Insurance Committees to incur expenditure on preventive measures except in the way of compiling statistics, making reports, providing for lectures, and publishing information on questions relating to health (s. 60), and so far as money provided by Parliament (one penny per insured person) may be applied by the Commissioners for the purpose of research [s. 16 (2)].

"**Tuberculosis.**"—That is, any disease caused by, or associated with, the *tubercle bacillus*, *e.g.*, phthisis, spinal caries, tubercular disease of joints, bones, glands, skin, and internal parts of the body. As *lupus* is recognised as tubercular (Whitla's "Practice of Medicine"), the treatment by Röntgen Rays or Finsen Light would be included under sanatorium benefit.

"**Other diseases.**"—No indication is given as to what other diseases besides tuberculosis may be included under sanatorium benefit, as distinct from medical benefit. The terms of the Act are wide enough to allow of indefinite extension so that sanatorium benefit might eventually become a general hospital benefit.

(*c*) Periodical payments whilst rendered incapable of work by some specific disease or by bodily or mental disablement, of which notice has been given, commencing *on the fourth day of such incapacity* and continuing for a period not exceeding twenty-six weeks (in this Act called "sickness benefit");

1913 S. 13. — Amendment of paragraph (*c*) of s. 8 (1) of principal Act.

13. Paragraph (c) *of subsection* (1) *of section eight of the principal Act shall have effect as if for the words "commencing from the fourth day after being so rendered incapable of work" there were substituted the words "commencing on the fourth day of such incapacity," and for the purposes of that paragraph as so amended a day on which the incapacitated person was prevented by the incapacity from doing any effective work shall be treated as a day of incapacity, but a Sunday shall not be so treated unless the incapacitated person would but for the incapacity have worked on that day.* (In force Oct. 13th, 1913.)

(*d*) In the case of the disease or disablement continuing after the determination of sickness benefit, periodical payments so long as so rendered incapable of work by the disease or disablement (in this Act called "disablement benefit");

For further provisions relating to "sickness benefit" and "disablement benefit" see subss. (2), (3), (4), (5), (6), (8) (*b*), (*c*), and ss. 9, 10, 11, 12, 13, 14, 38 (1) (*b*), 42, 44 (2), 45, 47 (4), (5), (6), and 48 (1) and Appendix V, Model Rules B 11, p. 868, and C 11 A, p. 893 *infra*.

"**Periodical payments.**"—It is left to the option of the society or committee administering the benefit to say when the first payment is to be made, and at what intervals subsequent payments will fall due [s. 14 (2)]. But the insured person has a right to payment at the specified rate for the whole period from the fourth day after the beginning of the illness until he is again able to provide his own maintenance.

"**Rendered incapable of work,**"—*i.e.*, totally unfit for any kind of work, but see *Ball* v. *Wm. Hunt and Sons, Ltd.* (28 T.L.R. 428), and *Macdonald* v. *Wilsons and Clyde Coal Co.* (*ib.* 431). There is no provision for the "partial incapacity" recognised by the Workmen's Compensation Act, 1906, First Schedule (1) (*b*), (15) and (16). This is also in contrast with the German scheme, in which invalidity allowance is made to insured persons unable to earn one-third of their normal wage. Such allowances may be made an additional benefit; see the Fourth Schedule, Part II (5) under (*f*) *infra*.

A question may arise as to whether a person who is already "unfit" can be said to be "rendered unfit" by any subsequent disease or dis-

S. 8 (1) (*d*) — ablement which may overtake him. For instance, a man with two wooden legs may easily contract typhoid fever. Would he be entitled to draw sickness benefit either if he is, or if he is not, already drawing disablement benefit in respect of the accident which deprived him of his legs? For the latter point cf. s. 11 (1) (*a*); for the former cf. subs. (5) and note the word "recovers," such a man has obviously not recovered from the loss of his legs. But the point is nowhere cleared up. There seems no conclusive reason why such a man should not be entitled to the full benefit in respect of the second illness, though he could not of course draw both benefits at the same time.

"**Some specific disease.**"—No technical meaning can be attached to this, it probably means some disease to which a recognised name can be given. A "specific disease" would no doubt be one cause of "bodily disablement"; but inability to work due to general debility or other cause which medical opinion cannot more precisely define, is no doubt intended to be included as "disablement."

"**Bodily or mental disablement.**"—This includes accidents, but as to accidents where the right to compensation or damages already exists, see s. 11.

It also includes all forms of insanity, but as to cases confined in asylums, &c., see s. 12 *infra*.

"**Of which notice has been given.**"—The giving of notice is a condition precedent to the payment of benefit, but it may be given at any time before the claim, though societies which insist upon early notice will have a better opportunity of testing claims.

"**Commencing on the fourth day of such incapacity,**"—*i.e.*, the insured person must have been incapacitated for three clear days before he will be entitled to benefit. Days when the illness may have been coming on, but he has continued to follow his usual occupation, will not count. On the other hand as notice may be given at any time before the claim for benefit it will be difficult to test the accuracy of the claimant's statement about the three days (subject to any medical report) except by inquiring whether he has actually absented himself from work.

Unless within the exception, Sunday must be reckoned as one of the waiting days, *Wynne* v. *Ronaldson*, 12 L.T. 711, and any rule of an Approved Society to the contrary will be void.

"**And continuing.**"—It cannot yet be regarded as definitely settled what is the effect of these words in cases where by the operation of the Fifth Schedule, or owing to suspension under the rules of a society or otherwise the commencement of benefit is deferred. It is submitted that whenever benefit commences it must continue for twenty-six weeks from that commencement, and in support of this it is urged that in s. 47 (4) (*a*), and in s. 47 (5) where provision is made for deferring the commencement of benefit, and the benefit is intended to continue for twenty weeks only an express provision is inserted that it shall "be deemed to have been paid for six weeks before, &c." This provision would be unnecessary unless our contention is justified.

This section does not fix a *terminus ad quem* benefit shall run (to wit, six months from the commencement of the illness) but a period of benefit.

(*e*) Payment in the case of the confinement of the wife or, where the child is a posthumous child, of the widow of an insured person, or of any other woman who is an insured person, of a sum of thirty shillings (in this Act called "maternity benefit"); S. 8 (1) (*e*)

For further provisions relating to "maternity benefit," see the Fourth Schedule, Part II (6) under (*f*) and subss. (4), (6), (8) (*d*), ss. 10 (1), 12, 14, 18, 19, 20 and the Fourth Schedule, Part III under s. 44 (2) and Appendix V, Model Rules B 13, p. 872, and C 13 A, p. 894, *infra*.

"**Confinement.**"—The word is left undefined in the Act, but in the Model Rules for approved societies issued by the Commissioners the following definition is given:—"For the purposes of these rules, confinement means labour resulting in the issue of a living child or labour after 28 weeks of pregnancy resulting in the issue of a child whether alive or dead." But whether or no this definition correctly interprets the Act, which, obviously, cannot be modified by rules made by Approved Societies, is a question which remains to be argued. Thus abortion or miscarriage before a viable age is excluded. See Appendix V, Model Rules B 13 (9), p. 873.

"In medical language the term *abortion* refers to the expulsion of a fœtus or an embryo before the viable period, that is before the sixth month of gestation; the term *miscarriage* is used synonymously. Delivery after the sixth month but before full term is called *premature labour*. Under the term *abortion*, the law includes both these periods" (*i.e.*, delivery at any period of gestation short of full term). (J. Dixon Mann's Forensic Medicine.)

"**The wife . . . the widow . . . any other woman.**"—In any case benefit would be payable although the child is illegitimate, but in the case of a married woman, not herself insured, it could apparently only be obtained on the claim of the husband; see s. 18 (1) *infra*.

Where the husband is an insured person the wife must claim this benefit in the first place through his insurance, though insured herself. But if for any reason [*i.e.*, under s. 8 (8) (b) or s. 10] the husband is not entitled to this benefit, by s. 14 (2) (a) of 1913, the wife may claim it from her own insurance; she cannot be deprived of it for any misconduct of his to which she was not a party [s. 14 (2) (*f*)].

"**Posthumous child.**"—The normal duration of gestation being 280 days, the widow of an insured person, being confined within 280 days after her husband's death, could claim maternity benefit. The accepted maximum duration of gestation varies in different countries: "In France and Italy it is 300 days; in Germany a child born within 302 days after the death of the husband is regarded as legitimate; in Scotland a child born ten lunar months after the death of the husband is considered legitimate. In England and America no limit is fixed and consequently the opinion of experts is taken and the entire question is discussed at every trial into which the subject enters. The longest gestation yet allowed by the English courts was 301 days"

S. 8 (1) (e) (Dixon Mann's Forensic Medicine.) The question would not, however, be of importance as far as the woman is concerned, where she is herself insured (as an employed contributor and a member of an approved society) or becomes so immediately after the husband's death (s. 44 *infra*).

As the definition of confinement given above excludes abortions or miscarriages before a viable age, no maternity benefit would be given to the widow of an insured person who had a miscarriage before the end of 28 weeks of pregnancy, nor of course would she be entitled to medical attendance unless she had herself become an insured person.

(*f*) In the case of persons entitled under this Part of this Act to any of the further benefits mentioned in Part II of the Fourth Schedule to this Act (in this Act called "additional benefits"); such of those benefits as they may be entitled to.

"**Entitled.**"—See ss. 9 (2), 13, and especially 37, and cf. ss. 8 (9) 72 and 73 *infra*. The latter, however, have reference to additional benefits other than those here mentioned, though they may in fact be similar. Except in cases arising under s. 9 (2) only members of approved societies can become entitled to these additional benefits.

FOURTH SCHEDULE.

PART II.

Additional Benefits.

(1) Medical treatment and attendance for any person dependent upon the labour of a member.

"**Medical treatment and attendance.**"—Not strictly "medical benefit," but as being "in the nature of medical benefits" to be administered by the Insurance Committee under s. 14 (1).

"**Dependent.**"—See note to s. 2 (1) (*b*) and the definition in s. 79.

(2) The payment of the whole or any part of the cost of dental treatment.

See notes to subs. (1) (*a*) and to the last paragraph.

(3) An increase of sickness benefit or disablement benefit in the case either of all members of the society, or of such of them as have any children or any specified number of children wholly or in part dependent upon them.

"**An increase.**"—For the ordinary rates see Part I of this Schedule under subs. (2) *infra*. S. 8 (1) (*f*)

"**Children wholly or in part dependent.**"—*i.e.*, in fact, not legally, dependent; this refers to children up to the age of twenty-one, *Howells* v. *Vivian*, 85 L.T. 529; 18 T.L.R. 36; *New Monckton Collieries, Ltd.* v. *Keeling* (1911), A.C. 648 [see *Thomasset* v. *Thomasset* (1894), P. 295]. The words follow s. 13 of the Workmen's Compensation Act, 1906, as to the interpretation of which see *Main Colliery Co.* v. *Davies* (1900) A.C. 358; *Simmons* v. *White Brothers* (1899), 1 Q.B. 1005, and other cases collected in Knocker's Digest, pp. 247 and *seq*. See also note to s. 2 (1) (*b*) *supra*.

(4) Payment of sickness benefit from the first, second, or third day after the commencement of the disease or disablement.

"**First, second, or third day.**"—Instead of the fourth day, see subs. (1) (*c*) *supra*.

(5) The payment of a disablement allowance to members though not totally incapable of work.

See note to subs. (1) (*d*) *supra*.

(6) An increase of maternity benefit.

See subs. (1) (*e*) *supra*.

(7) Allowances to a member during convalescence from some disease or disablement in respect of which sickness benefit or disablement benefit has been payable.

i.e., when the member is no longer "totally incapable of work," but when it would be better for his health that he should not return to work without recuperation.

(8) The building or leasing of premises suitable for convalescent homes and the maintenance of such homes.

"**Convalescent homes.**"—As distinct from sanatoria and other institutions for the treatment of actual disease [see note to subs. (1) (*b*) and s. 16].

(9) The payment of pensions or superannuation allowances whether by way of addition to old age pensions under the Old Age Pensions Act, 1908, or otherwise.

"**Pension or superannuation allowance.**"—See subs. (7) and cf. s. 73 (2) *infra*. See Appendix II, 9, p. 590.

"**Old Age Pensions Act, 1908,**"—*i.e.*, 5*s*. a week or less; as to persons who are within this Act but excluded from the Old Age Pensions Act, 1908, see note to subs. (3) *infra*

(10) The payment, subject to the prescribed conditions, of contributions to superannuation funds in which the members are interested.

See subs. (7), ss. 48 (7) (*a*) and 73 (2) *infra*, and Appendix I, 1, par. 15 (*k*), p. 452.

S. 8 (1) (f)

(11) Payments to members who are in want or distress, including the remission of arrears whenever such arrears may have become due.

Arrears."—See s. 10, and note that by s. 10 (6) a society may in any case remit any arrears which accrue during unemployment, and would otherwise have been payable by the employer.

(12) Payments for the personal use of a member who, by reason of being an inmate of a hospital or other institution, is not in receipt of sickness benefit or disablement benefit.

See s. 12 *infra*.

(13) Payments to members not allowed to attend work on account of infection.

i.e., where some infectious disease has broken out, either in the workshop, or in the member's own home or neighbourhood, and while not himself suffering from the disease (in which case he would be entitled to sickness benefit) he is prevented by his employer or under the Public Health Acts from going to work.

(14) Repayment of the whole or any part of contributions thereafter payable under Part I of this Act, by members of the society or any class thereof.

"**Contributions.**"—See s. 4 (1) and the Second Schedule *supra*.

"**Thereafter.**"—A member of an approved society cannot in any case [though a deposit contributor may, see s. 42 (*g*)], obtain a refund of past contributions. Cf. s. 72 (1) (*c*).

(2) Subject to the provisions of this Part of this Act, the rates of sickness benefit and disablement benefit to which insured persons are entitled shall be the rates specified in Part I of the Fourth Schedule to this Act.

"**The provisions.**"—See note to subs. (1) (*c*), (*d*) *supra*.

FOURTH SCHEDULE.

BENEFITS UNDER PART I OF THIS ACT RELATING TO HEALTH INSURANCE.

PART I.

Rates of Benefits.

TABLE A.—*Ordinary Rates.*

Sickness benefit: for men, the sum of 10*s.* a week throughout the whole period of 26 weeks; for women, the sum of 7*s.* 6*d.* a week throughout the whole period of 26 weeks.

Disablement benefit: the sum of 5*s.* a week for men and women alike. S. 8 (2)

For Table B see note to s. 9 (1), and for Table D s. 44 (2), *infra*. Table C is now repealed.

(3) In the case of insured persons who have attained the age of seventy the right to sickness benefit and disablement benefit shall cease.

"**Sickness benefit and disablement benefit.**"—But the right to medical and sanatorium benefit continues throughout life, and the young wife of an insured person over 70 years old may receive maternity benefit. Provision will have to be made for these out of contributions paid before the age of 70 [ss. 4 (3) and 5 (2)].

"**Seventy.**"—When Old Age Pensions become payable under the Old Age Pensions Acts, 1908 and 1911 [s. 2 (1) of the Act of 1908]; the following classes of persons are, however, excluded from the benefits of those Acts. All of these persons may, subject to various conditions, have been either "employed" or "voluntary" contributors under this Act:—

(1) Aliens. See ss. 2 (2) of the Act of 1908, 3 (1) of that of 1911, and 1 (2) and 45 of this Act. As regards female British subjects becoming aliens by marriage, see s. 45 (3).

(2) British subjects who have not had their residence in the United Kingdom for twelve out of the last twenty years before claiming the pension. See ss. 2 (2) of the Act of 1908, (3) 2 of that of 1911, and ss. 1 (2), 8 (4), 32 and 33 of this Act.

(3) Persons in receipt of incomes exceeding £31 10*s.* a year. See ss. 2 (3) and 4 of the Act of 1908, 2 of that of 1911, and s. 1 (3) and the First Schedule, Part II (*g*) of this Act.

(4) Lunatics in asylums. See s. 3 (1) (*c*) of the Act of 1908, and s. 12 of this Act.

(5) Persons who have habitually failed to make sufficient provision for the maintenance of themselves and those dependent on them. See s. 3 (1) (*b*) of the Act of 1908. It should be specially noticed that insurance under this Act would not of itself be sufficient "provision" to prevent a person from being disqualified for this reason for an Old Age Pension, because the "provision" mentioned in Regulation 30 made under that Act is sickness benefit of not less than 12*s.* a week.

(6) Persons imprisoned without the option of a fine, disqualified for two years after release from prison under s. 4 (2) of the Act of 1911.

(7) "Inebriates" over 60 detained under the Inebriates Act, 1898, if the Court so directs. See s. 3 (3) of the Act of 1908 and s. 4 (3) of that of 1911.

(8) Persons actually in receipt of Poor Relief. See s. 3 (1) (*a*) of the Act of 1908, s. 4 (1) of that of 1911, and *cf.* s. 109 of this Act.

(4) No insured person shall be entitled to any benefit during any period when he is resident either temporarily or permanently outside the United Kingdom.

S. 8 (4) **"Resident either temporarily or permanently."**—This apparently excludes the ordinary legal meaning of "resident" [see note to the First Schedule, Part I (*b*)], and means "physically present for however short a time." It would include the case of a person retaining his home in the United Kingdom but going abroad for a short period, whether for the purposes of trade, pleasure, or health. [Contrast the Old Age Pension Act 1911, s. 3 (2).] But although the sickness or disablement may arise abroad, the insured person can establish his title to benefits by returning to this country.

Difficulties may possibly arise with regard to insured persons other than seamen while on sea voyages. It is very doubtful whether a person can be said to "reside," even temporarily, on a ship; but whether this is so or not, it seems clear that a ship on the high seas, or even in foreign territorial waters (*R.* v. *Carr and Wilson*, 10 Q.B.D. 76), provided she does not go into a river beyond the ebb and flow of the tide, is legally a part of the country to which she belongs (generally where she is registered). See *Marshall* v. *Murgatroyd* (L.R. 6 Q.B. 31.) Persons born on such a ship are legally settled in the parish of Stepney. As soon, however, as such a person goes ashore the subs. will apply. But for the purposes of this Act persons on a British ship on the High Seas are not employed in the United Kingdom, though if members of the crew they will be within the Act. See note on "in the United Kingdom," First Schedule par. (*a*) under s. 1 *supra*. Moreover, neither compulsory nor voluntary insurance, except in the case of seamen [s. 48 (3) *infra*], is confined under this Act to British subjects or to residents in the United Kingdom. Persons, wherever resident, employed in the United Kingdom are by the First Schedule, Part I, compelled to become contributors. They will, however, lose their title to benefits if they return to reside at their homes or other places outside the United Kingdom.

If, however, they cease permanently to reside here they may in common with British subjects, under certain circumstances, take their transfer value, if members of approved societies, with them (ss. 31–33), or if deposit contributors recover a portion of their contributions [s. 42 (*g*)].

For the special position of men serving in the military or naval forces of the Crown, see s. 46 (4) (iii), and of seamen, s. 48 (12).

Provided that, if a person is temporarily resident in the Isle of Man or the Channel Islands, he shall not, whilst so resident, be disentitled to benefits other than medical benefit, and that, if with the consent of the society or committee by which the benefit is administered a person is temporarily resident outside the United Kingdom elsewhere than in the Isle of Man or the Channel Islands, the society or committee may allow him, whilst so resident, to continue to receive sickness or disable

ment benefit, and that a person resident out of the United Kingdom shall not be disentitled to maternity benefit in respect of the confinement of his wife, if his wife at the time of her confinement is resident in the United Kingdom. S. 8 (4)

"**Other than medical benefit.**"—This refusal of medical benefit to persons temporarily resident in the Isle of Man or the Channel Islands is simply owing to the difficulty which the local insurance committees would have in making the arrangements prescribed by s. 15 (1) with medical practitioners in these places. But a person usually resident in London, for example, would retain his right to medical benefit while temporarily resident in Manchester, and the arrangements have been made by the Insurance Commissioners to provide for such cases of temporary transfer. Although the disqualification is here confined to persons outside the United Kingdom, it appears from s. 81 (9) that an insured person, although ordinarily resident in Great Britain, will not be entitled to medical benefit while in Ireland.

"**If with the consent . . . disablement benefit.**"—The use of the word "continue" confines the operation of these words to cases in which the right to sickness benefit arose in the United Kingdom, Isle of Man, or Channel Islands, though the consent of the society or committee may apparently be obtained before or after going abroad. For illnesses contracted abroad no benefit can be obtained without returning home.

"**A person resident out of the United Kingdom.**"—It is a little difficult to know to what class of persons this section extends the benefit s. 8 (4) is really a restrictive section, limiting the benefits of persons who are entitled under s. 8 (1). It does not give a benefit to any person who has no such right—that is to one who is not an insured person. But *prima facie* a Statute is territorial in its application unless the contrary intention appears. *Prima facie*, therefore, a person outside the United Kingdom is not an insured person at all. Yet the section contemplates that under certain circumstances he shall have benefits. It is submitted that the true interpretation is that the Act extends to persons whose normal occupation is employment in the United Kingdom, who are abroad temporarily or sub-permanently, but that the words "a person resident" must be read in the light of the fact that a man who has emigrated or abandoned any intention of returning to the United Kingdom cannot be an insured person at all.

"**Disentitled . . . of his wife.**"—See s. 18 (1). Conversely, there is nothing to disentitle him to maternity benefit, wherever the wife may be, if he is at the time resident in the United Kingdom, Isle of Man, or Channel Islands.

The position of an alien with a wife abroad has not yet been seriously considered. It is clear that if confinements in a country where polygamy is practised be recognised, an alien with twelve

S. 8 (4) — wives would be a severe strain upon the resources of his society. Presumably, however, the Courts will refuse to recognise a polygamous marriage for this as for other purposes. (*In re Bethell*, 38 Ch. D. 220).

(5) Where an insured person, having been in receipt of sickness benefit, recovers from the disease or disablement in respect of which he receives such benefit, any subsequent disease or disablement, or a recurrence of the same disease or disablement, shall be deemed to be a continuation of the previous disease or disablement, unless in the meanwhile a period of at least twelve months has elapsed. (*The provision as to fifty weekly contributions is repealed as from Oct. 13th, 1913, by the Act of 1913*).

Where by virtue of subsection (1) of section eleven of this Act a part only of sickness benefit has been paid to an insured person, he shall for the purposes of this subsection be treated as having been in receipt of sickness benefit for a period bearing the same proportion to the whole period in respect of which such part benefit was paid to him as that part bears to the whole benefit, and the period so resulting shall be deemed to have been continuous and to have expired on the last day of the incapacity in respect of which the partial benefit was paid.

The words in italics are added by s. 12 (2) of 1913, and come into force on Oct. 13th, 1913.

"**Having been in receipt of sickness benefit.**"—The subsection will apply, although at the time of recovery he has ceased to receive sickness, but is receiving disablement benefit.

"**Any subsequent disease or disablement.**"—Even if it is of quite a different nature and arises from an ascertainable new cause. Contrast with this s. 47 (5) and (6) *infra*, and see note to subs. (1) (*d*).

"**Months.**"—See note to s. 5 (1) (*a*) *supra*, but in this case the last day of the first illness and the first day of the second must be excluded. (*In re Railway Sleepers Supply Co.*, 29 Ch. D. 204).

(6) Where a woman confined of a child is herself an insured person, and is a married woman, or, if

the child is a posthumous child, a widow, she shall be entitled to sickness benefit or disablement benefit (as the case may be) in respect of her confinement in addition to the maternity benefit to which she or her husband may be entitled, but, save as aforesaid, a woman shall not be entitled to sickness benefit or disablement benefit for a period of four weeks after her confinement, unless suffering from disease or disablement not connected directly or indirectly with her confinement. S. 8 (6).

But see s. 14 (3) of 1913, *infra*, which practically supersedes this subsection.

"**And is a married woman . . . a widow.**"—Whether or not her husband is or was himself an insured person. If he was not, she actually derives both benefits at the same time from her own insurance.

"**Posthumous child.**"—See note to subs. (1) (*e*) *supra*.

"**She shall be entitled . . . (as the case may be).**"—See, however, the Fourth Schedule, Part I, Table D, under s. 44 (2) *infra*, from which it appears that a married woman who is a voluntary contributor at the reduced rates provided in that section will *not*, in spite of these words, be entitled to sickness or disablement benefit for two weeks before or four weeks after her confinement, and, unless her husband is insured, will not be entitled to maternity benefit either [s. 44 (1)]. This subs. only applies, therefore, to a married woman if she is herself an employed contributor, though a woman who was insured before marriage, but is not a contributor at all after marriage, will be entitled to a special payment of 5*s*. a week for not more than four weeks after confinement, in addition to maternity benefit if her husband is insured [the Fourth Schedule, Part III, under s. 44 (2)].

"**Shall not be entitled . . . after her confinement.**"—The question whether confinement is included in "illness" was considered by Channell, J., in *Davies* v. *Ebbw Vale U.D.C.* (27 T.L.R. 543). He appears to have been of opinion that it is, for he said: "Pregnancy in itself was not illness; it was a natural condition, but a physical condition which was properly described . . . as 'an approaching illness.' If that approaching illness had been expected during the next week he thought he should be prepared to say that the plaintiff's absence was absence reasonably occasioned by the approaching illness." Although, however, pregnancy is not necessarily an illness, it may be, and a woman who is herself insured will clearly be entitled to sickness or disablement benefit if rendered incapable of work by any incident or complication of pregnancy. [See *R.* v. *Wellings* (3 Q.B.D. 426) and cases there cited.]

It is submitted that "confinement" means the period from the commencement of labour up to delivery.

S. 8 (6) "**Disease or . . . confinement.**"—In spite of any regulations disputes will often arise owing to the frequent impossibility of deciding whether a particular illness (such as pleurisy commencing say three weeks after confinement) is or is not due indirectly to confinement. No rules can be laid down and medical opinions will often differ.

14. (3) *Where a woman confined of a child is herself an insured person and is a married woman or, if the child is a posthumous child, a widow, she shall, in lieu of any sickness or disablement benefit to which she may be entitled under subsection* (6) *of section eight of the principal Act, be entitled to receive a maternity benefit from the society of which she is a member or the insurance committee, as the case may be, in addition to any maternity benefit to which she may be otherwise entitled in respect of her husband's or her own insurance, and every approved society and insurance committee shall make rules to the satisfaction of the Insurance Commissioners requiring any woman in respect of whom any such sum is payable in respect of her own insurance to abstain from remunerative work during a period of four weeks after her confinement.* (In force Jan. 12th, 1914.)

This new section allows the whole of the maternity risk of a woman's society to be covered by re-insurance under s. 20 *infra*.

Medical benefit shall not include any right to medical treatment or attendance in respect of a confinement.

"**Medical benefit . . . confinement.**"—This makes it clear that medical attendance and treatment at a confinement, that is, at the actual delivery of the child, cannot be claimed as part of medical benefit from the practitioner on whose list an insured woman is [s. 15 (2) (*c*)], though perhaps medicines and appliances may [see note to subs. (1) (*a*)]. In other words, medical attendance *at delivery*, after 28 weeks of pregnancy [see note to subs. (1) (*e*)], must be paid for separately. But it is not clear what time must elapse *after* delivery *before* the insured woman is again entitled to medical benefit. Of course, if the woman herself is not insured either as an employed contributor or a voluntary contributor at reduced rates [s. 44 (2)] she cannot in any case claim

medical benefit, unless the husband's society has been able to declare the additional benefit mentioned in the Fourth Schedule, Part II (1) [see under subs. (1) (*f*) *supra*.] It is submitted that attendance in puerperal fever supervening after a confinement is not attendance in respect of a confinement. S. 8 (6) —

(7) Where a pension or superannuation allowance is payable by an approved society in whole or in part as an additional benefit under this Part of this Act, or out of any fund to which contributions have been made in accordance with paragraph (10) of Part II of the Fourth Schedule to this Act, it may be made a condition of the grant of the pension or allowance that a member of the society shall, whilst in receipt of such pension or allowance, be excluded in whole or in part from his right to sickness benefit and disablement benefit, or to either of such benefits.

"**As an additional benefit.** —See the Fourth Schedule, Part II (9) under subs. (1) (*f*) *supra*.

"**Any fund.**"—*Ib.* (10), cf. also ss. 25 and 73 *infra*.

"**Be excluded . . . disablement benefit.**"—Cf. ss. 9 (2) and 13 *infra*.

(8) Notwithstanding anything in this Part of this Act, no insured person shall be entitled—

(*a*) to medical benefit during the first six months after the commencement of this Act;

Provided that a person who is of the age of sixty-five or upwards at the time of entering into insurance shall not be entitled to medical benefit after he attains the age of seventy unless the number of weekly contributions paid by or in respect of him exceeds twenty-six. (In force Jan. 12th, 1914.)

"**The commencement.**"—See s. 115 *infra*, and note that after this time there will be no waiting period for medical benefit as there will be for sickness, disablement, and maternity benefits, *i.e.*, persons (even voluntary contributors) will be entitled to medical benefit immediately on entry into insurance.

Note also that there is no waiting period whatever provided for sanatorium benefit.

S 8 (8) (*b*) to sickness benefit unless and until twenty-six weeks have elapsed since his entry into insurance, and at least twenty-six weekly contributions have been paid by or in respect of him ;

(*c*) to disablement benefit unless and until one hundred and four weeks have elapsed since his entry into insurance, and at least one hundred and four weekly contributions have been paid by or in respect of him ;

But, as soon as the period has elapsed and the contributions have been paid, an insured person will be entitled to sickness and disablement benefit in respect of a disease or disablement which began after his entry into insurance, but before the twenty-six (or one hundred and four) weeks had elapsed, and even—if he was able to satisfy the qualifications for insurance, *i.e.*, was in employment [s. 1 (2)] or engaged in some regular occupation [s. 1 (3) (*a*)]—in respect of a disease the seeds of which were in him before entry. He will not, however, be able to take advantage of s. 10 (4) (*a*) or (*c*), but must actually pay the contributions.

The Commissioners have advised Approved Societies that for the purpose of qualifying for benefit an insured person may pay contributions nothwithstanding disablement, but the question has not been considered by a court of law.

(*d*) to maternity benefit unless and until twenty-six, or in the case of a voluntary contributor fifty-two weeks have elapsed since his entry into insurance, and at least twenty-six, or in the case of a voluntary contributor fifty-two weekly contributions have been paid by or in respect of him.

(9) As soon as the sums credited to approved societies as reserve values in respect of persons who enter into insurance within one year after the commencement of this Act have been written off in manner provided by this Part of this Act, the benefits payable to insured persons under this Part

of this Act shall be extended in such manner as Parliament may determine. S. 8 (9)

"**Credited . . . reserve values.**"—S. 55 (2) *infra*. Note, however, that there is nothing in that subs. to confine its operation to persons who enter into insurance within one year after the commencement of this Act, and there may well be cases [see *e.g.* ss. 5 (1), 9 (4) and 44 (9)] which may require s. 55 to remain indefinitely in operation. That is not, however, to delay the operation of this subsection.

"**Written off.**"—See s. 55 (4). The estimated period is about eighteen years.

"**Extended.**"—This is something beyond the additional benefits [subs. (1) (*f*) *supra*] which may be given by a society or branch with a surplus (s. 37) after any triennial valuation, or, as alternatives to sickness and disablement benefit (s. 13), at once.

9.—(1) In the case of insured persons who are under the age of twenty-one years and unmarried, sickness benefit and disablement benefit shall be at the reduced rates specified in Table B, in Part I of the Fourth Schedule to this Act: Reduced rates of benefit in certain cases.

Provided that where any such person being a member of an approved society, proves that one or more members of his family are wholly or mainly dependent upon him, the society shall dispense with such reduction.

"**Under the age of twenty-one.**"—For the method of computing age, see s. 79 *infra*. The rates will be raised to the full Table A rates if the insured person acquires any of the three qualifications mentioned in this subs. while in receipt of benefit. Existing members of approved societies who treat their contributions under the Act as part of their present contributions will not in general be subject to any of the restrictions of this section or to the waiting periods mentioned in s. 8 (8). See s. 72.

TABLE B.—*Reduced Rates in the case of Unmarried Minors.*

Sickness benefit—for males, the sum of 6*s.* a week during the first thirteen weeks, and the sum of 5*s.* a week during the second thirteen weeks.

for females, the sum of 5*s.* a week for the first thirteen weeks, and the sum of 4*s.* a week for the second thirteen weeks.

Disablement Benefit—for females, the sum of 4*s.* a week.

"**Dependent.**"—See note to s. 2 (1) (*b*) *supra*.

S. 9 (2) (2) Where in the case of any insured persons the rate of sickness benefit or disablement benefit (as the case may be) exceeds two-thirds of the usual rate of wages or other remuneration earned by such persons, he rate of such benefit may be reduced to such an extent as the society or committee administering the benefit, with the consent of the Insurance Commissioners, determines; but, where such reduction is made, provision shall be made by the society or committee, with the like consent for the grant of one or more additional benefits of a value equivalent to such reduction.

"**Exceeds two-thirds of the usual rate of wages or other remuneration.**"—See notes to the Second Schedule under s. 4 (1) *supra*.

"**Reduced.**"—It is not quite clear whether this may be done, either generally, or in the case of particular persons when the benefit is actually due, although the member had no notice of such intended reduction when he joined the society or became a deposit contributor. The use of the words "any insured persons" instead of "person" rather points to the view that the reduction must be general; even so, there is nothing to make it inapplicable to those who were members before it was made; if it is made by amendment of rule (see the Friendly Societies Act, 1896, s. 13) by a society which has in its original rules power to make amendments, it will be binding on all members (*Smith* v. *Galloway*, 1898, 1 Q.B. 71 *Burke* v. *Amalgamated Society of Dyers*, 1906, 2 K.B 583). See Appendix I. 1, par. 16 (*a*), p. 452.

"**Society or committee . . . additional benefits.**"—*i.e.*, the benefits referred to in s. 8 (1) (*f*) and the Fourth Schedule, Part II. There is no other provision authorising a committee (*i.e.*, Insurance Committee, see ss. 42 and 59 *infra*) to grant such benefits. In the case of societies cf. s. 13.

(3) *Repealed by the Act of* 1913, *as from Oct.* 13*th*, 1913.

(4) In the case of every person who, not having been previously insured under this Part of this Act, becomes an employed contributor subsequently to the expiration of *sixty-five weeks* from the commencement of this Act, and is, at the time of so becoming an employed contributor, of the age of seventeen or upwards, the rate of sickness

benefit to which he is entitled shall (unless he proves that his time since he attained the age of seventeen has been spent in a school or college, in indentured apprenticeship or otherwise under instruction without wages, or otherwise in the completion of his education, or unless he undertakes himself to pay the difference between the voluntary rate and the employed rate, or pays to the Insurance Commissioners, to be credited to the society, such capital sum as will be sufficient to secure him benefits at the full rate) be such reduced rate as may be fixed in accordance with tables to be prepared by the Insurance Commissioners, but not in any case less than five shillings a week: S. 9 (4)

"**Previously insured.**"—Whether as an "employed" or "voluntary" contributor [see, however, s. 6 (1)]; it is rather doubtful what is the position of a person who, having been employed within the meaning of the Act, has had no contributions paid on his behalf owing to the default (with or without his own concurrence) of his employer; see ss. 1 (1) and 70 (1). See also s. 46 (4) (i) for another exception to this rule.

"**The expiration of one year.**"—See notes to ss. 5 (1) (*a*) *supra*; in this case "year" must mean twelve calendar months.

"**The commencement of this Act.**"—July 15th, 1912.

"**Seventeen or upwards.**"—See s. 79 *infra*.

"**His time . . . has been spent in a school or college.**"—This is doubtless not intended to be confined to boarders in such institutions, but it is not clear in the case of attendance by non-boarders what amount of time must be so spent, *e.g.*, whether attendance at evening continuation classes would be sufficient.

"**Apprenticeship . . . without wages.**"—This is specially excepted from the employments in the First Schedule, Part I (*a*) under s. 1 (2) *supra*.

"**Undertakes.**"—If he fails to keep such an undertaking he will be in arrears, s. 10. See Appendix 1, 1, par. 13 (*c*), p. 449.

"**The difference between the voluntary rate and the employed rate.**"—See ss. 4 (1), 5 (1) and 6 *supra*.

"**Such reduced rates.**"—See the note to s. 5 (1) *supra*, "the rate appropriate to their age"; the same remarks apply, *mutatis mutandis*, to contributors affected by this sub-section, who will also contribute to reserve values, and may or may not get the benefit of them.

Provided that if at any time subsequently such

S. 9 (4) person would become entitled to sickness benefit at a higher rate if he were treated as having become an employed contributor as from the time when he attained the age of seventeen, or as from the expiration of one year after the commencement of this Act, whichever date may be the later, and as being in arrear for all contributions which, had he become an employed contributor at that date, would have been payable in respect of him between that date and the date when he actually became an employed contributor, he shall, if he so elects, be entitled to be so treated.

See s. 10 (2) and the Fifth Schedule *infra*.

The effect of this may be shown by an example :

A is seventeen on August 1st, 1912 ; he becomes an employed contributor on October 1st, 1913 ; he may be treated as being then in arrear from July 15th, 1913, *i.e.*, eleven weeks; he becomes entitled to sickness benefit on July 15th, 1915 ; he is five weeks on the average in arrear since the date when he ought to have entered into insurance (disregarding parts of a week) ; his rate of sickness benefit (see the Fifth Schedule) is 9*s.* a week ; he is entitled to elect whether he will be paid at the rate specified in the tables to be prepared by the Insurance Commissioners under this subs.

If he does not attain the age of seventeen until after July 15th, 1913, he may elect to be treated as being in arrear from his seventeenth birthday.

The value of this right of election to the insured person depends of course upon the relation between the amount of arrears, as so calculated, and the periods between the dates when he should have entered into insurance and when he becomes entitled to benefit. Towards the end of his life these arrears would be negligible, because they would be spread over so long a period.

It remains to be seen, however, how far the Commissioners under s. 8 of 1913 will modify the provisions as to arrears.

Reduced rates of benefits where contributions are in arrear.

10.—(1) *Where an insured person being a member of an approved society is in arrear to an amount greater than thirteen weekly contributions a year on the average since his entry into insurance, his right to benefits under this Part of this Act other than medical benefit, sanatorium benefit, and maternity benefit shall be suspended, and, where he is in arrears to an amount greater than twenty-six weekly con-

tributions a year on the average since his entry into insurance, his right to medical benefit, sanatorium benefit, and maternity benefit shall be suspended, and at the expiration of the calendar year next after the date when he becomes suspended from all benefits any sums credited to the society in respect of him, calculated in the prescribed manner, shall, if his right to benefits still continues to be suspended, be carried to such account and dealt with in such manner as may be prescribed for the benefit (except so far as such sums comprise sums in respect of a reserve value) of the society or any other society to which such person may subsequently be transferred: S. 10 (1)

Calculation of arrears.

* **8.** *Subject to the provisions of subsection* (4) *of section ten of the principal Act insured persons who are in arrear shall be liable to such reduction, postponement or suspension of benefits as may be prescribed so, however, that any such reduction, postponement or suspension of benefit shall be approximately equivalent to the value of the loss occasioned by the failure to pay the contributions in arrear, and the provisions of the principal Act regulating the reduction, postponement and suspension of benefits on account of arrears shall cease to have effect, and the regulations of the Insurance Commissioners may prescribe the time within which, and the conditions under which, arrears may be paid up.* (Operative on Jan. 12, 1914.)

* This section in effect, though not expressly, repeals subss. (1), (2), (3) and (5) of the principal Act. And the order recently made under s. 78, abolishes immediately all penalties for arrears.

"**In arrear . . . on the average.**"—As to the mode of calculation, see subs. (7) *infra*, but it appears from the Fifth Schedule (see next subs.), that parts of a week are to be ignored. See Appendix II—11, p. 594.

S. 10 (1) —

"**Entry into insurance.**"—This will presumably date from the payment of the first contribution, but in the case of an employed contributor it might date from the first day of the week or other period in respect of which the contribution is paid.

"**Suspended.**"—But "the suspension of a member of an approved society from benefits under this Part of this Act shall not be deemed to deprive the member of his membership . . . for the purposes of this Part of this Act." (s. 79.). See note to s. 1 (1), at p. 120 *supra*.

"**At the expiration of the calendar year.**"—*i.e.*, the period of grace is from the date when his arrears reach the level above stated until the following December 31st, and twelve months beyond that.

"**Credited.**"—See ss. 55 (4) and 56 (1) *infra*.

"**Reserve value.**"—See s. 55, apparently such sums are to be written off the reserve values so credited.

*Provided that, if at any time after suspension from any such benefits he becomes employed within the meaning of this Part of this Act, he shall be entitled to those benefits at such rate, after the lapse of such time and after the payment of such number of contributions, as would have been applicable to his case had he not previously been an insured person, but, if he so elects at any time, the benefits to which he is entitled shall be such as he would be entitled to, were the period from the time of his original entry into insurance taken as a whole.

"**Such rate.**"—See s. 9 (4), to which this proviso is a corollary.

"**The lapse . . . contributions.**"—See s. 8 (8) (*b*) (*c*) (*d*).

"**Were the period . . . taken as a whole,**" *i.e.*, apparently, counting as arrears not only those which had accumulated before his suspension, but the whole period between that suspension and his again becoming "employed."

(2)* Where an employed contributor claiming sickness benefit is at the date of such claim in arrears, but the arrears are less than as aforesaid, then the rate of sickness benefit shall be reduced to a sum not less than five shillings a week, or the time when sickness benefit commences deferred, proportionately to the amount of arrears in accordance with the table in the Fifth Schedule to this Act.

This arrangement with regard to arrears differs from that of most existing friendly societies (which take no account of length of membership) in that it is based upon a sliding scale, so that the longer a member has been insured the longer he can go (in case of unemployment or otherwise) without paying contributions or suffering either reduction or suspension of benefits. A man who has contributed regularly since the age of 16, if he retires on a pension or otherwise at 58, might remain in full benefit for the rest of his life without further payment. This is, however, subject to the definition of "temporary unemployment" in s. 79, from which it appears that after twelve months a member is no longer to be treated as an employed contributor, unless he satisfies the society "that his unemployment is due to inability to obtain employment, and is not due to any change in his normal occupation." His arrears would then be calculated in accordance with rules to be made under subs. (3). On the other hand, an employed contributor cannot, while he remains employed, fall into arrear except by default of his employer. S. 10 (2)

FIFTH SCHEDULE.

Reduction or Postponement of Sickness Benefit Where Contributions are in Arrear.

Table

(1) Where the Arrears Amount to	(2) Rates of Sickness Benefit.	
	Men.	Women.
	s. *d.*	*s.* *d.*
4 contributions a year on average	9 6	7 3
5 ,, ,, ,, -	9 0	7 0
6 ,, ,, ,, -	8 6	6 9
7 ,, ,, ,, -	8 0	6 6
8 ,, ,, ,, -	7 6	6 3
9 ,, ,, ,, -	7 0	6 0
10 ,, ,, ,, -	6 6	5 9
11 ,, ,, ,, -	6 0	5 6
12 ,, ,, ,, -	5 6	5 3
13 ,, ,, ,, -	5 0	5 0
For both Men and Women.	5*s.* 0*d.*, commencing 5th day after commencement of illness.	
	,, ,, 6th ,,	,,
	,, ,, 7th ,,	,,
	,, ,, 8th ,,	,,
	,, ,, 9th ,,	,,
	,, ,, 10th ,,	,,
	,, ,, 11th ,,	,,
	,, ,, 12th ,,	,,
	,, ,, 13th ,,	,,
	,, ,, 14th ,,	,,

S. 10 (2)

Notes.

Where the insured person is by virtue of any of the provisions of Part I of this Act, other than those relating to arrears, entitled to sickness benefit at a rate lower than the full rate, this Table shall have effect as if the entries in the first column were so shifted down that the first entry therein was set opposite the entry in the second column, next below the entry specifying the rate of sickness benefit to which the insured person is entitled.

When the rate of sickness benefit during the first thirteen weeks to which the insured person is entitled is, by virtue of any of the provisions of this Act, other than those relating to arrears, less than 5*s.* a week, this Table shall have effect as if such lower rate were therein substituted for the rate of 5*s.* a week.

"**Any of the provisions.**"—See ss. 5 (2), 9, 11 (1) (*a*), 13 (1), 14 (2), 58 (1) (*b*) (ii), 45 (2) and the Fourth Schedule, Part I, Tables B and C *supra*. The entries in the second column, which postpone the commencement of benefit, are applicable only to such cases.

"**During the first thirteen weeks . . . less than 5s. a week.**"—There is no such case, unless it might arise under s. 9 (2) or s. 13, or in the case of aliens (s. 45).

The effect of this Table is that where an employed contributor is in arrear for more than three weeks on the average for every year since his entry into insurance, the rate of sickness benefit shall be reduced by 6*d.* for men, and 3*d.* for women, a week for every complete additional week for which he is so in arrear, until it is reduced to 5*s.* a week, and thereafter the commencement of benefit shall be postponed by one day for every such week of arrears.

(3)* Where a voluntary contributor is in arrears he shall be liable to such proportionate reduction of benefits as may be prescribed.

This subsection is in effect repealed by s. 8 of the Act of 1913, *q.v. supra*, sub. s. 10 (1).

This does not, however, affect the conditions on which his benefits may be completely suspended. These are the same for both employed and voluntary contributors [subs. (1) *supra*]. See Appendix I—1 par. 6 (*b*) p. 445.

(4) In calculating arrears of contributions, no account shall be taken of any arrears accruing—

(*a*) during any period when the person in question has been, or but for this section

or any other provision of the Act disentitling a person to such benefit would have been, in receipt of sickness benefit or disablement benefit; or

s. 10 (4)

See s. 8 (1) (*c*) (*d*); this allows far more latitude than the existing practice of Friendly Societies.

"**Any other provision . . . such benefit.**"—See ss. 8 (3), (4), (6), (7), (8)(*b*), (*c*), 11, 12, 13 (1), 14 (2), 44 (1), 46 (2) (ii), 47 (4) (*a*), (5), (6), 48 (1); see however note to s. 8 (8) (*b*) *supra*.

Although contributions unpaid during receipt of benefit are not accounted as arrears, there is nothing in the Act to prevent an insured person keeping up such contributions if he desires to do so for the purpose of qualifying for disablement benefit under s. 8 (8) (*c*), but an employer is under no obligation to contribute under such circumstances [Third Schedule, (1)].

(*b*) in the case of a woman who, being an insured person, is herself entitled to maternity benefit, during two weeks before and four weeks after her delivery, or in the case of maternity benefit payable in respect of the posthumous child of an insured person, during the period subsequent to the father's death; or

Cf. s. 8 (6) *supra*, where however no reference is made to the two weeks preceding delivery.

(*c*) in the case of an employed contributor during the first twelve months after the commencement of this Act;

"**The commencement.**"—July 15th, 1912, subject to s. 115 *infra*. See note to s. 5 (1) (*a*).

The employer is not, of course, absolved from his liabilities under s. 4.

but, save as aforesaid, contributions shall be deemed to be payable in respect of every week from the date of entry into insurance.

"**Deemed to be payable.**"—This does not however impose any enforceable liability upon an employed contributor to pay while unemployed.

S. 10 (5) (5)* Where an insured person has paid any arrears of contributions payable by or in respect of him which accrued during the calendar year current at the date of payment and the previous calendar year, he shall be treated for the purposes of this section as if the arrears so paid had never become due :

Arrears which accrued due at any earlier date can apparently never be paid off. There is no reason to suppose that this subsection, any more than the rest of the section, applies to deposit contributors (s. 42), so as to enable them to pay up arrears. They are, of course, not subject to any reduction of benefits on account of them.

Provided that if such person is at the date of payment or subsequently within one month thereafter becomes incapable of work by reason of disease or disablement, he shall for the purposes of this section be deemed to be still in arrear in respect of the amount so paid until after the expiration of one month from the date of such payment.

(6)* *This subsection is repealed by s.* 8 *of the* 1913 *Act*, p. 65.

Arrears of contributions. **7.**—(1) *Where an employed contributor who is a member of an approved society pays to the society such part of any arrears which have accrued due by or in respect of him during any period of unemployment as would have been payable otherwise than by the employer had he continued in employment, the part which would have been so payable by the employer shall be excused, and the amount of the member's arrears shall be reduced accordingly.*

For the purpose of calculating the parts which would have been payable by the employer and otherwise than by an employer had an employed contributor continued in employment, the rate of his remuneration shall be deemed to exceed two

shillings and sixpence a working day, unless he proves to the satisfaction of the society that his usual rate of remuneration was two shillings and sixpence a working day or less, in which case his rate of remuneration shall be deemed to be such usual rate. S. 7 (1)

(2) *Where in any year a society, or in the case of a society with branches a branch of a society, proves to the satisfaction of the Insurance Commissioners that the total number of weekly contributions which accrued due as arrears during the preceding year in respect of all its members who were employed contributors exceeded the standard number (that is to say three weekly contributions for very such member) then, for the purpose of recouping to the society the loss it will suffer, there shall be paid to the society, or to the society on behalf of the branch, as the case may be, out of the sums retained by the Insurance Commissioners for discharging their liabilities in respect of reserve values, the prescribed amount for every week by which the standard was so exceeded, but not exceeding the total amount so excused as aforesaid:*

Provided that if the aggregate amount so payable in any year exceeds one hundred thousand pounds the excess shall be paid out of moneys provided by Parliament.

(3) *The Insurance Commissioners may make regulations for carrying this section into effect.*

(7) The average amount of arrears for the purposes of this section shall be calculated in such manner as the Insurance Commissioners may prescribe.

S. 10 (7) — In particular the method of calculating arrears unpaid, where part has been excused under the last subs., and cases where the amount is a lump sum [*e.g.*, under ss. 6 (3), (4) and 38 (1) (*d*)] See Appendix II—11, p. 594.

Provisions in the case of contributors entitled to compensation or damages.

11.—(1) Where an insured person has received or recovered or is entitled to receive or recover, whether from his employer or any other person, any compensation or damages under the Workmen's Compensation Act, 1906, or any scheme certified thereunder, or under the Employers' Liability Act, 1880, or at common law, in respect of any injury or disease, the following provisions shall apply :—

"**Received or recovered.**"—A workman has "recovered compensation" under the Workmen's Compensation Act, 1906, s. 6 (2), if the payment was made voluntarily by the employer without threat of proceedings, but with a view to his liability under the Act (*Nettlingham & Co. Ltd.* v. *Powell & Co.*, 108 L.T. 219). See judgment of Phillimore, J., at p. 223.

"**Any scheme.**"—See s. 3 of that Act.

"**Common Law.**"—*e.g.*, negligence of the employer personally, or of any other person and his servants, breach of warranty in the sale of food, etc., assault, letting a house unfit for human habitation, etc. ; see notes to s. 63 (1), (4) *infra*. This does not apply where the right to recover is given directly by any statute other than the two mentioned ; *e.g.*, the Coal Mines Regulation Act, 1887, s. 70. But a right of action founded on a breach of statutory duty is a common law right unless the remedy also is given by Statute.

Compensation recoverable under a contract is clearly not covered by the words "at common law," for the only contractual right recognised is that given by a scheme certified under the Workmen's Compensation Act. Therefore the fact that an employer under an agreement made with the man or the man's union, or voluntarily, has made some payment to the man ; or the fact that he is entitled to sick pay from a friendly society or company does not bar his right to benefit.

(*a*) No sickness benefit or disablement benefit shall be paid to such person in respect of that injury or disease in any case where any weekly sum or the weekly value of any lump sum paid or payable by way of compensation or damages is equal to or greater than the benefit otherwise payable to such person, and, where any

such weekly sum or the weekly value of any such lump sum is less than the benefit in question, such part only of the benefit shall be paid as, together with the weekly sum or the weekly value of the lump sum, will be equal to the benefit : S. 11 (1) (a) —

"**No sickness benefit or disablement benefit.**" — The section does not apply to medical benefit, even where the expenses of medical attendance are recoverable as special damage, as they would generally be at Common Law or under the Employers' Liability Act, 1880, or under the Workmen's Compensation Act, 1906, First Schedule (1) (*a*) (iii); although the fact that the insured person receives medical attendance free of charge under this Act may prevent his recovering the cost from the person otherwise liable.

But see on this point, and generally as to the effect of insurance upon a claim for damages, the judgment of Bramwell B. in *Bradburn* v. *Great Western Railway Company*, L.R. 10 Ex. 1; see also the Scottish case of *Morison* v. *Bartolomeo*, 5 Macpherson, 848; and as to the rights of the Insurance Committee, if it has been put to expense, see *Simpson* v. *Thomson*, 3 A.C., 279, 284.

The arrangements with medical practitioners under s. 15 will have to include [within the limits suggested under s. 8 (1) (*a*)] attendance and treatment in cases of accident. But a doctor, other than the one to whom the insured person is assigned, who attends him in an emergency, will have to recover his fee independently from the insured person, or from the Guardians under 11 & 12 Vict., c. 110, s. 2. See also notes to s. 8 (1) (*c*) as to sickness benefit in any subsequent illness.

"**In respect of that injury or disease.**"—Compensation in respect of partial incapacity under the Workmen's Compensation Act, 1906, continues payable although a new accident or disease supervening totally incapacitates the workman (*Harwood* v. *Wykes*, 108 L.T. 283).

"**Weekly sum.**"—Not including food and similar benefits.

"**Paid or payable.**"—This must mean under a judgment, agreement, or award, and cannot refer to a mere right to unascertained compensation or damages. Where such a right exists, or is thought to exist, the benefit may be withheld under s. 11 (2) (*b*); but the paragraph above will not apply until the compensation is ascertained.

"**Part only of the benefit.**"—As to the effect of such payment in exhausting the right to sickness benefit, see s. 12 (2) of the Act of 1913, under s. 8 (5) *supra*.

(*b*) The weekly value of any such lump sum as aforesaid may be determined by the society or committee by which the sickness and disablement benefits payable to such person are administered, but, if the insured

S. 11 (1) (b) person is aggrieved by such determination, the matter shall be settled in manner provided by this Part of this Act for settling disputes between insured persons and societies or committees:

"**The weekly value.**"—In the case of permanent disablement the weekly value for the purpose of comparison with the benefits under the Act would presumably be the amount of an annuity terminable at 70 which could be bought for the lump sum. In other cases it will apparently be necessary to estimate the probable duration of total incapacity, and base the weekly value upon that. In many cases of accident total incapacity is very short, the compensation or damages being paid for some more or less permanent partial disablement, for which no benefit would in any case be payable under this Act.

"**In manner provided.**"—S. 67 *infra*.

(c) Where an agreement is made as to the amount of such compensation as aforesaid, and the amount so agreed is less than ten shillings a week, or as to the redemption of a weekly payment by a lump sum, under the Workmen's Compensation Act, 1906, the employer shall, within three days thereafter, or such longer time as may be prescribed, send to the Insurance Commissioners, or to the society or committee concerned, notice in writing of such agreement giving the prescribed particulars thereof, and proviso (*d*) to paragraph (9) of the Second Schedule of the Workmen's Compensation Act, 1906 (which relates to the powers of registrars of county courts to refuse to record memoranda of agreements and to refer the matter to the judge) shall, in cases where the workman is an insured person, apply to agreements as to the amount of compensation in like

manner as to agreements as to the redemption of weekly payments by lump sums. S. 11 (1) (c)

"**An agreement.**"—See the Workmen's Compensation Act, 1906, First Schedule (8).

"**As to the redemption.**"—*Ib.* (17).

"**Within three days.**"—The Memorandum and Agreement cannot be registered until seven days after the Registrar of the County Court, to whom it has been sent by the applicant for registration, has sent notice to all the parties interested [*ib.* Second Schedule (9) (*a*) and Workmen's Compensation Rules, 1907 (43)].

"**Prescribed.**"—See Appendix II—12, p. 596.

"**Proviso (d) . . . to the judge.**"—The proviso is as follows:—"Where it appears to the Registrar of the County Court, on any information which he considers sufficient, that an agreement as to the redemption of a weekly payment by a lump sum, or an agreement as to the amount of compensation payable to a person under any legal disability or to dependants, ought not to be registered by reason of the inadequacy of the sum or amount, or by reason of the agreement having been obtained by fraud or undue influence or other improper means, he may refuse to record the memorandum of the agreement sent to him for registration, and refer the matter to the judge, who shall, in accordance with the rules of the court, make such order (including an order as to any sum already paid under the agreement), as under the circumstances he may think just."

It will apparently be open to the Commissioners, society or committee, to supply to the registrar "information" on which he may act.

(2) Where an insured person appears to be entitled to any such compensation or damages as aforesaid and unreasonably refuses or neglects to take proceedings to enforce his claim, it shall be lawful for the society or committee concerned, either—

"**Unreasonably refuses or neglects.**"—"Unreasonably" qualifies "refuses" rather than "neglects," for a person can only "neglect" something which he ought reasonably to do. The question of "reasonable refusal" is only likely to arise where the society proposes to proceed under (*b*) *infra* and withhold the benefit without itself taking proceedings: such a question would be a dispute to be settled in accordance with s. 67. The fact that the member has no means to pay the cost of proceedings, or the proposed defendant none to pay the compensation or damages, might well be sufficient to prevent the society from withholding the benefits on the ground of unreasonable refusal. (See in *re Richmond Gas Co.*, 1893, 1 Q.B, 56.) On the other hand, want of means, of knowledge, or of energy in the member would not prevent the case being one of neglect, and

S. 11 (2) — would entitle the society to take proceedings itself under (*a*), although the member was not actively hostile, and to insist upon his doing his best to make the proceedings successful. By special authority of February 27th, 1893, the provision of legal assistance in making claims under the Employers' Liability Acts is constituted a permissible object of a Friendly Society, with the warning that "it will be for the legal advisers of the society to see that it does not offend against the law relating to champerty and maintenance." This subsection will, of course, protect societies acting within its terms against such a charge.

"**It shall be lawful.**"—These words give a discretion to the Society or committee, as to the exercise of which see note on "May grant approval" in s. 23 (3) *infra*.

(*a*) at its own expense, to take in the name and on behalf of such person such proceedings, in which case any compensation or damages recovered shall be held by the society or committee as trustee for the insured person; or

"**At its own expense . . . as trustee for the insured person.**"—The effect of this is that the society or committee will be liable, if unsuccessful, to the whole costs, and if successful, to such costs as it may fail to recover on taxation from the opposite party, or as such party may be unable to pay.

(*b*) to withhold payment of any benefit to which apart from this section such person would be entitled.

In the event of the society or committee concerned taking proceedings as aforesaid, and failing in the proceedings, it shall be responsible for the costs of the proceedings as if it were claiming on its own account.

"**Responsible.**"—To the opposite party, as well as to the insured person.

(3) Nothing in this section shall prevent the society or committee paying to an insured person benefit by way of advance pending the settlement of his claim for compensation or damages, and any advance so made shall, without prejudice to any other method of recovery, be recoverable by deductions from or suspension of any benefits which may subsequently become payable to such person.

S. 12 (1)

Provisions in the case of contributors who are inmates of hospitals, &c.

12.—(1) No payment shall be made on account of sickness disablement or maternity benefit to or in respect of any person during any period when the person to or in respect of whom the benefit is payable is an inmate of any workhouse, hospital, asylum, convalescent home, or infirmary, supported by any public authority or out of any public funds or by a charity, or voluntary subscriptions, or of a sanatorium or similar institution approved under this Part of this Act.

"**To or in respect of.**"—The model rules for approved societies issued by the Commissioners make it clear that the maternity benefit is not payable while the wife of an insured person is in one of the institutions named, but the fact that her husband is in such an institution would not deprive her of maternity benefit if her confinement took place at home. See Appendix III, pp. 604, 607, 625.

"**Any public authority.**"—See note to the First Schedule Part II (*b*) under s. 1 (2) *supra*; as to hospitals provided by the Public Health Authority, see 38 and 39 Vict. c. 55, ss. 99, 131, 132.

"**Out of any public funds.**"—This probably includes institutions deriving a part only of their support from such funds.

"**A charity.**"—On the question of what is a charity, see *Commissioners of Income Tax* v. *Pemsell* (1891), A.C. 531. A friendly society is not a Charity (*Cunnack* v. *Edwards*, 65 L.J. Ch. 801).

(2) During such period as aforesaid the sum which would otherwise have been payable on account of any such benefit to or in respect of such person—

(*a*) shall be paid to or applied in whole or in part for the relief or maintenance of his dependants (if any) in such manner as the society or committee by which the benefit is administered, after consultation whenever possible with such person, thinks fit; or

"**In part.**"—The remainder being applied in accordance with the proviso *infra* pars. (i), (ii).

"**Dependants.**"—The Insurance Committee or approved society are the judges as to who is a dependant, s. 79 *infra*.

The effect is that for insured persons admitted to voluntary hospitals who have any dependants, there is no provision for payment of cost of

S. 12 (2) (a) — maintenance or payment of medical and surgical staffs, except that in the case of married women and widows drawing *both* sickness or disablement benefit *and* maternity benefit, the maternity benefit *may* be paid to the hospital whether the woman has dependants or not. By s. 21 approved societies and Insurance Committees *may* give subscriptions or donations to voluntary hospitals. (See also chap. IV, *supra* p. 83.)

(*b*) if such person, being a member of an approved society, is an inmate of a sanatorium or similar institution in which he is receiving treatment in accordance with the provisions of this Part of this Act, and has no dependants, shall be paid to the Insurance Committee towards the general purposes thereof; or

See ss. 8 (1) (*b*) *supra* and 16 *infra*.

(*c*) if such person, being a member of an approved society, is an inmate of a hospital, asylum, convalescent home, or infirmary supported by charity or by voluntary subscriptions and has no dependants, shall, if an agreement for the purpose has been made between the society or committee and the hospital, asylum, convalescent home, or infirmary, be paid, in whole or in part, according to such agreement, towards the maintenance of such person in the hospital, asylum, convalescent home, or infirmary:

"**If an agreement has been made.**"—The Commissioners have advised Friendly Societies that the "agreement" must be one under which the insured person is received or maintained in the hospital, or is there received or maintained on preferential terms.

An approved society not incorporated and furnished with a common seal (per Lord Abinger in *Ludlow* v. *Chorlton*, 6 M. & W. 815) can contract only through agents (*Ridley* v. *Plymouth*, 17 L.J. Ex. 252), who will normally be the trustees, or the Committee of Management.

Provided that—

1913. S. 15 (1) (c) — Amendment of S. 12 of principal Act.

15.—(1) Section twelve of the principal Act shall have effect as though proviso (1) to subsection (2) of that section were omitted therefrom, and any sum which, but for the provisions of that section, would have been payable to any person on account of sickness, disablement, or maternity benefit, if and so far as it is not paid or applied in accordance with the provisions of that section while the person to or in respect of whom it would have been payable is an inmate of any workhouse, hospital, asylum, convalescent home, or infirmary, may, if the society or committee administering the benefit thinks fit, be applied in the provision of any surgical appliances required for the person or otherwise for his benefit after he ceases to be an inmate, or, if it is not so expended, shall be paid in cash to the person after leaving the institution, in a lump sum or in instalments as the society or committee thinks fit, and, where any sum which apart from section twelve of the principal Act would have been payable on account of sickness benefit has been paid or applied under that section as amended by this section, it shall be treated as a payment in respect of sickness benefit for the purpose of determining the rate and duration of that benefit.

(ii) if such an inmate as aforesaid is a married woman or widow, and the sums so payable or applicable as aforesaid include the sums which would have been payable both on account of *maternity benefit payable in lieu of* sickness or disablement benefit and on account of maternity benefit *not so payable*, no part of the sum which would otherwise be payable on account of *such last mentioned* maternity benefit shall be paid or applied for the relief or maintenance of her dependants, but such sum may be paid to the hospital, asylum, convalescent home, or infirmary of which she is an inmate as aforesaid in like manner as if she had no dependants.

Amended by s. 15 (2) of 1913 as from Jan. 12, 1914.

"**Payable in lieu.**"—See s. 8 (6) *supra* and s. 14 (3) of the Act of 1913 thereunder.

(iii) Where any person who is entitled to any benefit under Part 1 of this Act, or a woman

S. 12 (2) (c)

whose husband is entitled to maternity benefit in respect of her confinement, applies for admission to any workhouse infirmary, admission thereto shall not be refused on the ground only of the right to such benefit.

Where an inmate of an institution, not being a person in receipt of sanatorium benefit, has no dependants, no sickness or disablement benefit whatever is payable, and the funds of the society profit by the lapse. The society may, however, if it will, make a voluntary payment representing the whole or a part of such benefit to an institution supported by a charity or by voluntary contributions under subs. (2) (c), but it can do this only where there is an agreement with the institution for the reception of members of the society upon these terms.

Precisely the same observation applies to the maternity benefit of a woman who, being an employed contributor, is the wife of an insured person although she has dependants. Though the sickness benefit is in this case ear-marked for her dependants, the maternity benefit is forfeited to the society, which may give the whole or a part to the institution in which she is confined. It is for the society to decide whether the children, both of whose parents are employed contributors, are dependent upon the mother.

In the case of a deposit contributor the amount so saved remains to his credit for any future illness.

See also as to out-relief s. 109 hereof.

Power to vary benefits in certain cases.

13.—(1) Any approved society may submit to the Insurance Commissioners a scheme for substituting any of the additional benefits for sickness benefit and disablement benefit or either of those benefits or any part thereof, and the scheme may provide as respects the members of the society to whom the scheme applies that any such benefits shall be abolished or the rate thereof reduced or, in the case of sickness benefit, the commencement thereof postponed; and the scheme may contain such incidental and consequential provisions as appear necessary for adapting the other provisions of this Part of this Act to the members to whom the scheme applies.

S. 18 (1) —

"**A Scheme.**"—Cf. s. 72. Under subs. (3) hereof, the Commissioners must be satisfied that the substituted benefits are of equivalent value to those abolished. S. 72 also requires a valuation of the scheme submitted, and the Insurance Commissioners in their Preliminary Memorandum issued on the 22nd of December, 1911, state that s. 72 "calls for the submission of actuarially certified schemes." It is, therefore, presumed that a scheme submitted under this section also must be actuarially certified, and as the onus of showing the value of the benefits is upon the promoters under subs. (3), the Commissioners will clearly be justified in requiring such a certificate.

"**For sickness benefit and disablement benefit.**"—The result of the entire abolition of sickness and disablement benefit by such a scheme would be to defeat the whole intention of the Act, as persons disentitled to these benefits would not be in any real sense insured against sickness. This section can, however, be used to modify these benefits in certain cases such as that of persons receiving payment during sickness as a term of employment, and so to make a much more elastic provision for such a case than that of s. 47.

It is open to a society under this section to substitute maintenance in a convalescent home [see the Fourth Schedule, Part II (7) and (8) under s. 8 (1) (*f*) *supra*] for part of the sickness or disablement benefit, either by reducing the amount of those benefits, or by providing that after a certain time or when recommended by the doctor it is to be spent upon the maintenance of the member in a convalescent home. Whether such a rule could be made under s. 14 (2) is doubtful. The above objections would not apply to such an arrangement, nor would those mentioned in the next note.

(2) The scheme shall apply either to all members of the society or to any specified class thereof or to any members of the society who may elect to come under the scheme, according as may be provided by the scheme.

"**Any members of the society.**"—The advice given by the Chief Actuary to the Joint Committee, Mr. A. W. Watson, to the Manchester Unity of Oddfellows, as to their application of s. 72 is worth quoting in this connection:

"It must be clearly kept in view that members of Friendly Societies cannot be allowed to choose individually between the alternative forms of taking the Government Subsidy. If the choice were given to them, the weakly would naturally take extra sick pay, whilst the strong would as naturally take the reduction of contributions or the deferred annuity. All the calculations depend upon averages, and if an option of this sort were allowed, the averages would be completely upset, and the financial equilibrium of a scheme would be deranged, perhaps beyond redemption. Every society must choose for itself which plan it will adopt, and having made its choice must apply it to all its members."

S. 18 (3) (3) A scheme made under this section shall not have any effect unless and until confirmed by the Insurance Commissioners, and the Insurance Commissioners shall not confirm any such scheme unless satisfied that the value of the additional benefits conferred by the scheme is equivalent to the value of the benefits for which they are substituted, and that, in view of the special circumstances of the members or class of members intended to come under the scheme, there is good reason for substituting the additional benefits conferred by the scheme for the benefits for which they are substituted.

"**Confirm.**"—See Appendix I.—1, 16 (*b*), p. 452.

"**Equivalent.**"—See the note to subs. (1) *supra* and (4) *infra*.

(4) Nothing in this section or in any scheme made thereunder shall affect the amount of any reserve value to be credited to a society in respect of a member, and such reserve values shall be calculated as if the scheme had not been made.

"**Reserve value.**"—See s. 55. This provision may lead to some inconvenience. The reserve value is the capitalised liability of the society to a new member, s. 55 (1), and the society is not allowed to refuse a new member on account of age alone, s. 30 (2), the State having undertaken that liability, s. 55 (2). But clearly if for sickness benefit payable at any time during life, a superannuation allowance, payable, say, at 60, be substituted, this allowance being so computed as to be of the same gross value for the members of the society as a whole, the reserve values in respect of the alternative benefits are very different at different ages. The reserve value of the sick pay will fall continuously after the age of 55, that of disablement benefit will fall from 60 on, while that of superannuation allowance will increase continuously up to the age at which the allowance becomes payable.

There are therefore two alternatives: either the scheme must provide that in the case of each new entrant the alternative benefit offered shall be of the same value as the one withdrawn, or else the society must be prepared to meet the situation that the reserve values credited in respect of new members will be in some cases inadequate, and it may be absurdly inadequate, to meet the liabilities undertaken by the society in respect of them.

Administration of Benefits. S. 14 (1)

14.—(1) Sickness benefit, disablement benefit, and maternity benefit shall be administered, in the case of insured persons who are members of an approved society, by and through the society, or a branch thereof, and in other cases by and through the Insurance Committees; medical and sanatorium benefits shall in all cases be administered by and through the Insurance Committees, additional benefits shall be administered by the society or branch of which the persons entitled thereto are members, except where such benefits are in the nature of medical benefits, in which case they shall be administered by and through the Insurance Committees.

Benefits to be administered by approved societies or the Insurance Committee.

"**In other cases.**"—*i.e.*, that of deposit contributors.

"**Insurance Committees.**"—See ss. 59–62.

"**Medical benefit . . . by . . . Insurance Committees.**"—This is modified by s. 15 (4), which allows the continuance of existing systems or institutions subject always to the free choice of doctor on the part of the beneficiary. Also if the Insurance Committee cannot obtain a satisfactory panel, the Commissioners may, by s. 15 (2), and s. 11 of 1913, p. 92, make other arrangements or may suspend medical benefit.

(2) Subject to the provisions of this Part of this Act, an approved society may, with the consent of the Insurance Commissioners, provide for the application of its existing rules or make new rules with regard to the manner and time of paying or distributing, and mode of calculating, benefits, suspension of benefits, notices and proof of disease or disablement, behaviour during disease or disablement, and the visiting of sick or disabled persons, and for the infliction and enforcement of penalties (whether by way of fines or suspension of benefits or otherwise) in the case of any member being an

S. 14 (2) insured person who is guilty of any breach of any such rule, or of any imposition or attempted imposition in respect of any benefit under this Part of this Act, and may from time to time with the like consent alter or repeal any such rules ; but—

"**Rules.**"—See s. 27 (1). The society may, if it please, adopt the whole or part of the model rules published by the Insurance Commissioners (set out in Appendix V, p. 861), but is not in any way bound to do so.

As to urgent amendments of rules, see s. 17 of the Act of 1913, under s. 24 (1) *post*.

"**Proof.**"—As to what proof may lawfully be required, see *Heard* v. *Pickthorne* (C.A.) 108 L.T. It is submitted that a society cannot by rule cut down the statutory right to benefit, but is bound to accept such evidence as would carry conviction to a reasonable mind.

(*a*) no fine imposed under any such rule shall exceed ten shillings or, in the case of repeated breaches of rules, twenty shillings ;

"**Fine.**"—Although the power of the society to fine is restricted by par. (*b*) of these rules it remains free to expel a member for breach of its rules [s. 30 (2)], but in such case is bound to hand over the transfer value of the member, [ss. 31 (1) 43 (1)].

(*b*) no such rule shall provide for the suspension of any benefit for a period exceeding one year ;

"**Suspension.**"—It is the practice of most friendly societies to pay no benefits in venereal disease or disease caused by the misconduct of the claimant. Such a rule must be modified to conform to this par. and subs. (4) hereof.

It is not yet settled whether a member coming into benefits after each suspension in (say) the tenth week of illness has a right to sickness benefit for twenty-six weeks thereafter, or only for sixteen. See on this point the note to s. 8 (1) (*c*).

(*c*) every such rule relating to the visiting of insured persons by visitors appointed by the society shall provide that women shall not be visited otherwise than by women ;

"**Women.**"—The visiting here referred to is plainly only such visiting as is done by sick visitors, not visiting by a medical attendant. S. 14 (4) (c)

(*d*) every such rule relating to behaviour during disease or disablement shall be in the prescribed form;

See Appendix V, Model Rule B. 11 (22), p. 869.

(*e*) no such rule shall prescribe any penalty, nor shall any insured person be subject to any penalty, whether by suspension of benefit or otherwise, on account of the refusal by any such person to submit to a surgical operation, or vaccination, or inoculation of any kind, unless such refusal in the case of a surgical operation of a minor character is considered by the society, or on appeal the Insurance Commissioners, unreasonable;

"**Any insured person.**"—Though the section deals principally with rules of approved societies, the words "any insured person" seem plainly to extend the application of this subs. to deposit contributors as well as to members of approved societies.

"**Vaccination.**"—Generally but not necessarily refers to inoculation against smallpox; the exemptions recently granted by magistrates in some districts are so numerous that a large proportion of the population will soon be unprotected against smallpox.

"**Inoculation.**"—Inoculation against various infective diseases is rapidly becoming an ordinary part of medical treatment, and great exception has been taken to this permission to refuse inoculation of any kind, seeing that, for example, inoculation with diphtheria antitoxin is now recognised as the most efficacious treatment of diphtheria, while tuberculin inoculation for consumption is also a recognised method of treatment. It will, however, as regards tuberculin inoculation, be in the power of the Insurance Committee to refuse to recommend a case for any other form of sanatorium benefit than this [s. 16 (3)].

"**Surgical operation of a minor character.**"—In cases under the Workmen's Compensation Act judges have withheld compensation where persons claiming have refused an operation intended to prevent disablement. This subs. gives similar power to approved societies and the Commissioners with regard to inflicting penalties and suspending benefits in the case of insured persons who unreasonably refuse a minor operation which might shorten the period of disablement, and apparently the Commissioners will be the final judges as to whether any operation proposed is a major or a minor operation."

S. 14 (2) (f) — (f) no such rule shall provide for inflicting as a penalty for breach of rules or imposition or attempted imposition on the part of an insured person suspension of maternity benefit in respect of the confinement of his wife, where his wife has not herself been guilty of any such breach, imposition, or attempted imposition.

"**Breach, imposition, or attempted imposition.**" — This need not have reference to the confinement, in fact there is nothing which definitely gives a society power to make rules as to the wife's conduct before or after confinement. But if the wife is a party to any other breach of rule or imposition by the husband, maternity benefit may be reduced or suspended.

(3) The Insurance Committee shall, subject to the approval of the Insurance Commissioners, make rules in respect of any of the matters mentioned in the last preceding subsection with regard to the administration of benefits by the committee:

Provided that no such rule relating to anything to be done by, to, or through the Post Office shall be made without the consent of the Postmaster-General.

"**The Post Office.**"—See s. 42 *infra*.

(4) Where, under any such rule as aforesaid, payment of sickness or disablement benefit is suspended on the ground that the disease or disablement has been caused by the misconduct of the person claiming the benefit, such person shall not thereby become disentitled to medical benefit.

"**Disease or disablement caused by misconduct.**"—It is essential in the public interest that venereal disease and alcoholism should be adequately treated even if the sufferer is punished by deprivation of cash benefits, though, in many friendly societies, the contract fees paid to their medical officers do not cover attendance for venereal disease or alcoholism, for which the medical officers are allowed to charge their ordinary fees.

(5) Where under any Act regulating the constitution of a society which becomes an approved society the rules of the society are required to be registered, any rules approved under this section by the Insurance Commissioners shall forthwith be registered, but till so registered shall have effect as if they had been duly registered. S. 14 (5)

"**Under any Act.**"—See the Friendly Societies Act, 1896, ss. 9 (2), 13, and 19, and the Industrial and Provident Societies Act, 1893, ss. 5 (2) (6) and 10 (2); see also ss. 27 (3), 35 (3), 75 and 76 hereof. These sections in effect make the registry of friendly societies a department of the Insurance Commission so far as approved societies are concerned, and the Chief Registrar is himself a commissioner ex officio.

15.—(1) Every Insurance Committee shall for the purpose of administering medical benefit make arrangements with duly qualified medical practitioners in accordance with regulations made by the Insurance Commissioners Administration of medical benefit.

See s. 8 (1) (*a*), and Appendix II—13, p. 597.

"**Make arrangements.**"—The phrase is no doubt intentionally vague. For instance, it would include an arrangement by way of capitation fee or of a separate fee for each attendance, or it leaves the committee free to make one arrangement for ordinary cases, and to call in a second opinion on special terms in special cases. The "arrangements" will necessarily include provisions as to the extent and range of the medical services that can be claimed and the method and amount of remuneration of the doctor. They may vary according to local circumstances, but must be submitted for the opinion of the Local Medical Committee (s. 62), and apparently of the Panel Committee (s. 32 of 1913), and are always subject to the approval of the Commissioners.

Quære whether the Insurance Committees have power to include in these arrangements provision for certifying incapacity for the purpose of sickness and disablement benefit.

"**Regulations.**"—See the Administration of Medical Benefit Regulations, 1912, *post* p. 597.

"**Duly qualified medical practitioner.**"—*i.e.*, a person registered under the Medical Acts (s. 34 of the Medical Act, 1858). By the Act of 1886, s. 2, a person cannot be registered since that year without having passed qualifying examinations in medicine, surgery, and midwifery, but persons registered before that year with any of the qualifications set out in Schedule A of the Act of 1858 (s. 15) are still to that extent qualified. As to women practitioners, see the Act of 1876, s. 1.

S. 15 (2) (2) The regulations made by the Insurance Commissioners shall provide for the arrangements made being subject to the approval of the Insurance Commissioners and being such as to secure that insured persons shall, save as hereinafter provided, receive adequate medical attendance and treatment from the medical practitioners with whom arrangements are so made, and shall require the adoption by every Insurance Committee of such system as will secure—

"**Being such as to secure.**"—By Article 7 (2) of the Medical Benefit Regulations (*post* p. 600), the contract of an Insurance Committee with a doctor must, except with the consent of the Commissioners, be in the form set out in the 2nd Schedule to these regulations.

"**Save as hereinafter provided.**"—These words were inserted in the first instance to provide for cases mentioned in subs. (3) of insured persons who may be "required" or "allowed" to make their own arrangements for medical attendance. The words also cover cases mentioned in subs. (4) of persons who receive their medical attendance through existing systems or institutions; and also instances where the Commissioners may see fit to make other arrangements or to suspend medical benefit [proviso to subs. (2)].

"**Adequate.**"—The Commissioners are in all cases the final judges as to what is meant by *adequate* medical attendance.

(*a*) the preparation and publication of lists of medical practitioners who have agreed to attend and treat insured persons whose medical benefit is administered by the committee;

Pars. (*a*), (*b*), (*c*), (*d*), are intended to secure what is known as "free choice of doctor" for the insured.

"**Lists.**"—The plural is advisedly used, as the area covered by any one list may be much smaller than the whole area of the committee. See Articles 13 and 16 of the Medical Regulations (*ubi sup.*).

"**Agreed.**"—For the terms of agreement see p. 626.

(*b*) a right on the part of any duly qualified medical practitioner who is desirous of being included in any such list as aforesaid of

being so included, but where the Insurance Commissioners, after such inquiry as may be prescribed, are satisfied that his continuance in the list would be prejudicial to the efficiency of the medical service of the insured, they may remove his name from the list; S. 15 (2) (b)

"**Right of being included.**"—Inclusion of practitioners in the list follows automatically on execution by them of the appropriate agreement, and any practitioner, whether consultant, specialist or general practitioner, and whether resident in the area or not, may be on any list, or even on several lists at once. Any subsequent exclusion is only after due inquiry, and the Commissioners only, not the Insurance Committee, can remove a name from a list.

"**Inquiry.**"—S. 54 of the regulations (p. 623, *post*), provides for an inquiry sub-committee consisting of two doctors and one lawyer.

"**Prejudicial to the efficiency.**"—Purposely a very wide and general phrase which might cover any professional or personal misconduct prejudicial to the service.

(*c*) a right on the part of any insured person of selecting, at such periods as may be prescribed, from the appropriate list the practitioner by whom he wishes to be attended and treated, and, subject to the consent of the practitioner so selected, of being attended and treated by him;

By Art. 17 (9) of the Regulations, selection of a practitioner is to be made yearly, provided that a patient may be transferred from one practitioner to another during the year either by arrangement between all the parties concerned, or where such a change is necessitated on account of the patient changing his residence, the practitioner leaving the panel, or a dispute between patient and doctor (Arts 22, 26).

"**Appropriate list.**"—*i.e.*, presumably the list of doctors for the area in which the insured person resides. In large county areas where District Committees are formed under s. 59 (4) there may be district lists prepared, and possibly, on the ground of the charges for mileage, the insured may be restricted to practitioners residing within a limited distance, unless the patients themselves agree to pay the extra mileage, or the practitioner forgoes it. Large towns may also have separate panels.

. 15 (2) (c) — **"Subject to the consent."**—There is no necessity for a practitioner, and generally it might not be advisable for him, to assign any reason why he refuses to accept any person as his patient.

(*d*) the distribution amongst and, so far as practicable, under arrangements made by, the several practitioners whose names are on the lists, of the insured persons who after due notice have failed to make any selection, or who have been refused by the practitioner whom they have selected ;

"So far as practicable."– If the practitioners themselves fail to allot every insured person to a doctor on the list, the scheme formulated by the Insurance Committee and approved by the Commissioners will provide for the distribution.

See Arts. 81 (*f*) 17 (3) and 51 (2) of the Regulations.

"After due notice."—Insured persons cannot be distributed among the practitioners on the list, until they have been notified that they must before a fixed date exercise their right of selection.

(*e*) the provision of medical attendance and treatment on the same terms as to remuneration as those arranged with respect to insured persons, to members of any friendly society which, or a separate section of which becomes an approved society who were such members at the date of the passing of this Act, and who are not entitled to medical benefit under this Part of this Act by reason either that they are of the age of sixty-five or upwards at the date of the commencement of this Act, or that being subject to permanent disablement at that date they are not qualified to become insured persons :

10. (2) *Paragraph* (e) *of subsection* (2) *of section fifteen of the principal Act shall extend to members of societies other than such friendly societies as are*

mentioned in that paragraph who were at the date of the passing of the principal Act entitled as such members to medical attendance and treatment in like manner and subject to the like conditions as it applies to members of such friendly societies.

S. 15 (2) (e)

See also s. 1 (2) of the Act of 1913 under s. 3, *supra*.

See Art. 51 (1) of the Regulation. A part of the supplementary grant made by the Act of 1913 will be available for the purpose of providing this treatment.

There is an interesting history attached to this paragraph (*e*) as the persons here alluded to are not insured persons under the Act. The subsection is the result of a mutual arrangement between the British Medical Association and the Friendly Societies. The persons must have been members of a friendly society on or before December 6th, 1911, though they need not have reached the age of 65 or become permanently disabled until July 15th, 1912.

"**Medical attendance and treatment.**"—The omission, here and in s. 1 (2) of 1913, of any mention of medicines and appliances for these uninsured persons relieves the Insurance Committee from any necessity to make arrangements with pharmacists, but does not prevent it doing so if it thinks fit, as the whole cost falls on the separate approved societies' private funds, not on the insurance funds.

"**Same terms as to remuneration.**"—Though only remuneration is here mentioned, the British Medical Association distinctly understood that the other terms would also be similar to those arranged for insured persons, *e.g.*, income limit, free choice of doctor, etc.

"**Any friendly society.**"—These words are now extended by s. 10 (2) of the Act of 1913, *supra*, to cover the societies therein mentioned. The words, however, as they originally stood would cover societies not registered: a trade union may be a friendly society, as, for instance, the Amalgamated Society of Engineers (*Knowles* v. *Booth*, 32 W.R. 432), if its objects are in the main friendly society objects. [See also *Gozney* v. *Bristol Trade and Provident Society* (1909, I.K.B. 901); and note to s. 23 (1)]. As to the position of existing medical officers it must be remembered that there is nothing in the Act to terminate their contracts with any society or institution. Such a contract might be terminated by anything rendering it illegal or impossible of performance (see *Atkinson* v. *Ritchie*, 10 East 534; *Bailey* v. *De Crespigny*, L.R.4.Q.B. 180), or by a total failure of consideration (*Taylor* v. *Caldwell*, 3 B. & S. 826). Neither of these circumstances arises in this case. It is true that the Act may provide an alternative system of medical attendance for insured members of the society, but they are free to continue the arrangement with their club doctor if they prefer to pay for it. Under s. 15 (3) the Insurance Committee might even contribute to the cost of such an arrangement. It appears, therefore, that the contract still binds both parties as long as it subsists, and in the event of a club doctor refusing to serve under the Act, the society may hold him to

S. 15 (2) (c) — his existing contract for such time as it has to run, or until it can be determined by notice. Whether they could hold him as to the members who are not insured under the Act while releasing him as to those who are depends upon the terms of the contract.

"**Permanent Disablement.**"—In many cases, especially young persons, it will be impossible to decide beforehand whether disablement is permanent or not. The necessary conditions seem to be, first, that the person must have been receiving sickness pay from his society before the commencement of the Act, and, second, that he must be uninsurable under the Act. But there may be cases where, even after several years' disablement, recovery may occur, and the word "permanent" will have to be liberally interpreted in the sense that the disablement must be such that there is no human probability that the person will ever be able to work again.

Provided that, if the Insurance Commissioners are satisfied after inquiry that the practitioners included in any list are not such as to secure an adequate medical service in any area, they may dispense with the necessity of the adoption of such system as aforesaid as respects that area, and authorise the Committee to make such other arrangements as the Commissioners may approve; or the Commissioners may themselves make such arrangements as they think fit, or may suspend the right to medical benefit in respect of any insured persons in the area for such period as they think fit, and pay to each such person a sum equal to the estimated cost of his medical benefit during that period, and, where the Commissioners take any such action themselves, they shall retain and apply for the purpose such part of the sums payable to the Insurance Committee in respect of medical benefit as may be required.

Alternative arrangements for the panel system.

11. If the Insurance Commissioners are satisfied that the insured persons or any considerable proportion of them within an area, or part of an area, are not receiving satisfactory medical treatment

S. 11. 1913.

under the panel system the Commissioners may authorise the insurance committee to make, or may themselves make, such other arrangements as will secure to insured persons within the area, or part, such better medical service as is practicable having regard to the funds available for the purpose, or arrangements whereunder insured persons within the area, or part of the area, may be required to make their own arrangements for receiving medical attendance and treatment, including medicines and appliances, and whereunder the insurance committee or the Insurance Commissioners undertake to pay the cost of such medical attendance and treatment upon such scale as they may determine with the approval of the Commissioners so calculated that the medical attendance and treatment so secured shall be of a quality not inferior to that provided under the panel system (in force Sept. 1st).

"**Provided that.**"—This has been called the "strike-breaking" provision, which may be used by the Commissioners if the practitioners in any area refuse to form a panel. (See Art. 61 of the Regulations.)

"**After inquiry.**"—Presumably after representations by the Insurance Committee that it has been unable to prepare a satisfactory list of practitioners for its area. The method of inquiry is not stated, but it will necessarily involve inquiry as to whether the Insurance Committee has fully conformed to the regulations mentioned in s. 15 (1), (2).

"**Adequate.**"—That is either in point of the number of practitioners willing to serve on the panel or their professional standing, or as provided by s. 11 of 1913.

"**System as aforesaid.**"—That is, the panel system described in pars. (*a*), (*b*), (*c*), (*d*), of this subs.

"**Such other arrangements.**"—For example, the Commissioners might replace the system of free choice of doctor by a system of salaried (whole-time or part-time) medical officers specially appointed either by the local Insurance Committee or by the Commissioners themselves; or they might put the medical arrangements into the hands of the approved societies, and allow each society to provide medical attendance as it thought fit for its members, without resorting to the suspension of the benefit.

S. 15 (2) — "**Suspend the right.**"—The effect of this on the medical profession might well be of the most disastrous character; it would practically induce the approved societies themselves to form medical clubs for their members outside the Act.

"**Any insured persons.**"—Not necessarily *all* the insured in the area. *E.g.*, if the practitioners in the area refused to enter into arrangements for attending persons with an income of over £2 a week, the suspension of medical benefit might be applied to such persons only. This would be quite different from the operation of subs. (3), under which a contribution given to the insured who make their own arrangements has to be devoted entirely to providing medical attendance and medicines, whereas when the benefit is suspended there is no restriction named as to the use to which the sum paid shall be put.

"**Such period as they think fit.**"—Even permanently if necessary, as might often happen where a society had succeeded in forming its own medical club.

"**Estimated cost.**"—That is, the cost of both medical attendance, medicines and appliances, seeing that both doctors and pharmacists would be affected if the benefits were suspended.

(3) The regulations made by the Insurance Commissioners shall authorise the Insurance Committee by which medical benefit is administered to require any persons whose income exceeds a limit to be fixed by the Committee, and to allow any other persons, in lieu of receiving medical benefit under such arrangements as aforesaid, to make their own arrangements for receiving medical attendance and treatment (including medicines and appliances), and in such case the Committee shall, subject to the regulations, contribute from the funds out of which medical benefit is payable towards the cost of medical attendance and treatment (including medicines and appliances) for such persons sums not exceeding in the aggregate the amounts which the Committee would otherwise have expended in providing medical benefit for them.

Medical benefit

10.—(1) *No voluntary contributor whose total income from all sources exceeds one hundred and sixty pounds a year shall be entitled to receive*

medical benefit, but in that case the weekly contribution which would otherwise be payable by him shall be reduced by one penny. S. 10 (1) 1913.

See also s. 11 of the Act of 1913, *supra* under subs. (2) proviso, and s. 9 (1) (b) of that Act.

This is generally known as the "Addison" amendment, as it was proposed in the House of Commons by Dr. Addison, M.P., after consultation with the British Medical Association. (See Chap. IV.)

"**Shall authorise . . . to require.**"—The Commissioners are under compulsion to authorise in their regulations the Insurance Committees, but the Committees are not under compulsion, to fix any income limit, though by s. 62 they are bound to "*consult*" the local medical committees when the question of fixing an income limit arises. (For the difference between the operation of this section and the preceding proviso to subs. 2 for suspending medical benefit, see arts. 8, 10, 11, 14 and 49 of the regulations.)

"**Allow any other persons.**"—That is irrespective of any income limit. Primarily intended to meet the case of insured persons who desire to be medically attended by practitioners who are not included in the panel. This provision will also meet the case of colliery and works clubs, which may be continued as at present if the insured persons so desire. Also a Public Medical Service organised by the medical profession would be possible under this section, any body of the insured agreeing to pool in a common fund the amount contributed by the Insurance Committees, or members of an approved society might agree to receive their medical attendance from a doctor engaged by the society, in which case the contribution might be paid to the society, but the society would not be allowed to make any profit out of it for other purposes, and cf. subs. (4).

"**Make their own arrangements.**"—There is nothing in the Act to forbid such private arrangements being made with unqualified persons such as herbalists, provided that the approved society of which the insured person is a member is willing to accept certificates for sickness and disablement benefit from such unqualified persons.

"**Towards the cost of medical attendance, &c.**"—That is, the contribution cannot be used for any other purpose, and need never be handled at all by such persons, but may be paid for them by the committee directly to the private doctor whom they have engaged to attend them, in part payment of his bills. It thus differs from the sum paid when medical benefit is "suspended" under the proviso to subs. (2), on the use of which there is no restriction. *Quære*, however, whether in the case of a hospital nurse receiving free medical attendance, the Insurance Committee need inquire as to her payments before handing her the contribution. Hospitals would be well advised in this case to make a fixed charge upon the nurses for medical services equal to the cost of the statutory benefit, and to add the like sum to their wages.

S. 15 (3) "**Not exceeding in the aggregate.**"—For example, if the agreed amount for medical benefit is 6*s.* per year per insured person, the Insurance Committee shall pay in any year "in the aggregate" to or for any of the persons "required" or "allowed" to make their own arrangements, such sum as will not exceed 6*s.* a head for the whole number of those persons. Thus much more than 6*s.* would be available for the fees of any one such person. Any further cost incurred by such persons must be paid by themselves. (But see Art. 49 of the regulations, p. 619.)

(4) The regulations shall provide that, in the case of persons who are entitled to receive medical attendance and treatment under any system or through any institution existing at the time of the passing of this Act, and approved by the Insurance Committee and the Insurance Commissioners, such medical attendance and treatment may be treated as, or as part of, their medical benefit under this Part of this Act, and may provide for the Committee contributing towards the expenses thereof the whole or any part of the sums which would be contributed in the case of persons who have made their own arrangements as aforesaid, so, however, that such regulations shall secure that no person be deprived of his right, if he so elects, of selecting the duly qualified medical practitioner by whom he wishes to be attended and treated, in accordance with the foregoing provisions of this section.

This subsection was known during the discussion on the National Insurance Bill as the "Harmsworth" Amendment and was greatly objected to by the British Medical Association as it considerably modifies the provision of s. 14 (1), which gives the administration of medical benefit to the local Insurance Committees. It was originally introduced to protect existing medical institutes which are formed by affiliations of friendly societies and other societies, but it is capable of wider application. There are at present about 100 medical institutes, about 30 of them having buildings of their own, and with a total membership of about 300,000. They provide general domiciliary medical attendance and are staffed mostly by salaried whole-time medical officers. Some of them are well-conducted, but many of them are boycotted by the local medical men for various reasons.

"**Any system.**"—A generic word which might possibly be held to allow of indefinite multiplication of separate medical institutes or

medical clubs, grouped under one existing approved system. The word "system" should, however, be interpreted by reference to the following word "institution." The narrower term restricts the wider (*Foster* v. *Diphwys Casson Slate Co.*, 18 Q.B.D. 429 "case or canister" *Bridger* v. *Richardson*, 2 M. & S. 568 "taking or destroying"). "System" therefore presumably means something as much restricted as "institution" though not of an institutional nature; that is to say, the word must be restricted to an organised entity. (See arts. 19 (1), 20 and 48, p. 607.) S. 15 (4)

"**Approved.**"—See art. 15 of the Regulations (*infra* p. 604).

"**Treated as, or as part of.**"—That is, if the provision for medical attendance and medicines made by the institute falls short of what the Insurance Committee itself provides for other persons, the contribution from the Committee towards the cost of the institute may be proportionally reduced.

"**Towards the expenses.**"—This involves that the institute would not be allowed to make any profit for other purposes out of the contribution given by the Insurance Committee.

"**As aforesaid.**"—Refers to the provision in the last sub-section (3).

"**So however that.**"—This proviso to the end of the section was inserted at the request of the British Medical Association. Most of the medical institutes employ one, or rarely several, whole-time medical officers to attend all the local members of the affiliated societies, and the proviso is to secure that the members shall not be deprived by any rules of their societies of the right of insured persons to free choice of doctor given by subs. (2) (*c*). (See art. 15 (2) (i) (b), p. 604.)

(5) Every such Committee shall also make provision for the supply of proper and sufficient drugs and medicine and prescribed appliances to insured persons in accordance with regulations made by the Insurance Commissioners, which shall provide for the arrangements made being subject to the approval of the Insurance Commissioners, and being such as to enable insured persons to obtain from any persons, firms, or bodies corporate with whom arrangements have been made such drugs, medicines, and appliances if ordered by the medical practitioner by whom they are attended, and shall require the adoption by every Insurance Committee of such a system as will secure—

"**Proper and sufficient.**"—The Insurance Committee will apparently be able to make, subject to the approval of the Commissioners, a list of drugs considered to be "proper and sufficient," and so to

S. 15 (5) prevent the waste of the Insurance Funds on expensive proprietary drugs. (See arts. 45 and 46 of the Regulations, p. 617.)

"**Drugs and medicines.**"—See note on s. 8 (1) (*a*).

"**Any persons.**"—Proviso (iii) limits the arrangements to persons, firms or bodies legally entitled to act as chemists and druggists, and the word "any" appears to give the insured a free choice of chemist in the same way as free choice of doctor is provided by subs. (2) (*c*), but without the limitation of having to make the choice at fixed periods.

"**If ordered by.**"—The insured cannot, as part of medical benefit, without a prescription from a doctor, whether on the list or not [see ss. 8 (6), 15 (3), (4)], obtain any medicines from a chemist. (But see p. 630.)

(*a*) The preparation and publication of lists of persons, firms, and bodies corporate who have agreed to supply drugs, medicines and appliances to insured persons whose medical benefit is administered by the Committee, according to such scale of prices as may be fixed by the Committee;

"**Scale of prices.**"—It would appear that payment to the chemist for each separate article is intended; the Pharmaceutical Conference is opposed to contract arrangements under which the chemists would be expected to supply whatever is ordered by the doctors at a capitation rate.

See the Regulations, arts. 27–38 (*infra* p.611) and the form of contract in the Third Schedule thereto. Arrangements and prices are to be submitted to the Commissioner (art. 31) and the prices to be subject to annual revision (art. 35).

(*b*) A right on the part of any person, firm, or body corporate desirous of being included in any such list as aforesaid, of being so included, for the purpose of supplying such drugs, medicines, and appliances as such person, firm, or body corporate is entitled by law and authorised by the Committee to supply, except in cases where the Insurance Commissioners after inquiry are satisfied that the inclusion or continuance of the person, firm or body corporate in such list would be prejudicial to the efficiency of the service:

"**Right . . . of being included.**"—Compare the similar provision in subs. (2) (*b*), applying to medical practitioners. S. 15 (5)

"**Inquiry.**"—See art. 56 of the Regulations.

Provided that—

(i) If the Insurance Commissioners are satisfied that the scale of prices fixed by the Committee is reasonable, but that the persons, firms, or bodies corporate included in any list are not such as to secure an adequate and convenient supply of drugs, medicines, and appliances in any area, they may dispense with the necessity of the adoption of such system as aforesaid, as respects that area and authorise the Committee to make such other arrangements as the Commissioners may approve;

Compare similar proviso about medical practitioners in subs. (2). It is unnecessary to repeat here the proviso about suspending medical benefit.

"**Other Arrangements.**"—For example, with the approval of the Commissioners the Committee might set up a dispensary of its own with a salaried dispenser or the doctors on the panel might be authorised to dispense medicines.

(ii) Except as may be provided by regulations made by the Insurance Commissioners, no arrangement shall be made by the Insurance Committee with a medical practitioner under which he is bound or agrees to supply drugs or medicine to any insured persons;

See art. 30 of the Regulations, *post*, p. 612.

This section is intended to discourage dispensing by medical practitioners on the panels, and to provide for insured persons obtaining proper medicines, &c., from qualified chemists according to prescriptions given by medical practitioners. The British Medical Association, while agreeing that medicines should be paid for separately from medical attendance, has objected to any interference with the right of any doctor on the panel to dispense his own medicines for insured persons if he so desires. (See art. 49 (2) (c), p. 620.)

S. 15 (5)

(iii) Subject to the regulations made by the last foregoing proviso the regulations shall prohibit arrangements for the dispensing of medicines being made with persons other than persons, firms, or bodies corporate entitled to carry on the business of a chemist and druggist under the provisions of the Pharmacy Act, 1868, as amended by the Poisons and Pharmacy Act, 1908, who undertake that all medicines supplied by them to insured persons shall be dispensed either by or under the direct supervision of a registered pharmacist or by a person who, for three years immediately prior to the passing of this Act, has acted as a dispenser to a duly qualified medical practitioner or a public institution;

"**Medicines.**"—The word "medicine" is comprehensive enough to embrace everything which is to be applied mechanically whether internally or externally," per Lush, J., in *Berry* v. *Henderson* 39 L.J.M.C. 78 at p. 82. *Sed quaere* as to appliances. A "drug" therefore, apparently becomes a medicine as soon as it is allocated to medicinal application on any particular person.

"**Shall be dispensed.**"—There is absolutely no authority on the meaning of the word "dispensed" in this connection. It is submitted that the compounding or mixing, packing, and handing over of a medicine are all stages in the dispensing, and that none of these things may be done except by or under the direction of a qualified man. If this be the right view an Insurance Commissioner has no power to enter into an arrangement with an unregistered "chemist" even for the sale of patent medicines, bandages, and proprietary pills; though such persons may supply drugs in bulk for the purposes of the Act.

"**Acted as a dispenser.**"—This safeguards the large number of dispensers to medical men, who have no legally recognised qualifications for dispensing.

(iv) Nothing in this Act shall interfere with the rights and privileges conferred by the Apothecaries Act, 1815, upon any person

qualified under that Act to act as an assistant to any apothecary in compounding and dispensing medicines. S. 15 (5) (iv)

"**Assistant to apothecary.**"—Even though such person may not be a registered pharmacist.

(6) There shall in each year be paid to the Insurance Committee for each county or county borough out of moneys credited to a society which has members resident in the county or county borough such sum in respect of the medical benefit of such members and the cost of administration thereof as may be agreed between the society and committee or, in default of agreement, may be determined by the Insurance Commissioners.

"**In each year . . . such sum.**"—It appears from s. 61 (1) that this sum is to be paid at the beginning of each year together with the sums available for sanatorium benefit [s. 16 (2)] and the administrative expenses of the Insurance Committee [s. 61 (2)]. The same applies to deposit contributors [s. 42 (*e*)]. The money available for these purposes is to be deducted from the society's credit in the National Health Insurance Fund [s. 54 (1)] as to seven-ninths of the total; the remaining two-ninths being contributed by the Treasury direct into the National Health Insurance Fund and thence handed over to the Insurance Committee (*ib.*). At no stage, therefore, has the society any opportunity of interfering with the process, nor can any sums be drawn by it, or by a deposit contributor [s. 42 (*e*)], in any year until these charges have been met. Since the charges for sanatorium benefit and administration are fixed and limited in the Act, while that for medical benefit is not, it follows that the latter, which stands first in the list in s. 8 (1) is a first charge upon the funds. Moreover this benefit cannot be commuted under s. 13, nor (without special leave) interfered with by a society in deficiency under s. 38 (1) (*b*). It will be noticed that the agreed sums so raised from societies, deposit contributors, and the Treasury are to cover the entire cost of medical attendance, including any extra fees charged in special cases, medicines, etc., and the administration of the benefit. The Act is silent as to the amount of these sums and their allocation. The Government actuaries, in accordance with instructions, based no doubt upon the fact that 3*s.* 7½*d.* was the average charge for doctor and medicine in the existing club contract work, have assumed that 6*s.* per contributor per annum would suffice for medical benefit. They also assigned 3*s.* 8*d.* per member per annum as the cost of administration. It is not clear whether they intended to include the administration of medical benefit in the 6*s.* or the 3*s.* 8*d.* In the present working of societies it is, of course,

S 15 (6) — a charge upon their management fund, and not upon their medical fund (although the two are often covered by one contribution). It would appear that the 3*s.* 8*d.* is better able to bear this charge than the 6*s.*, leaving the 6*s.*, or such larger sum as may be available, free for doctor and druggist. Moreover the contributions are calculated with an apparent margin of 1*s.* 9*d.* per man and 2*s.* 2*d.* per woman per annum, and the estimated contributions for sickness and disablement benefit contain other margins as well. As to the nature of these, the qualifications which must be placed upon them, and the extent to which they might be made available for medical benefit, see pp. 112–3 *supra*.

By the Accounts Regulations, 1913 (*post* p. 652), the sum of 3*s.* 6*d.* per annum is allowed for society administration, and the levies for administration expenses of Insurance Committees (s. 30 (1)), and for administration of medical benefit are not charged to that account, but directly to the contributions account of the Society. This 3*s.* 6*d.* includes the State grant in respect of administration expenses. (See the First Schedule to those Regulations).

(7) If in any year the amount payable to an Insurance Committee in respect of all persons for the administration of whose medical benefit it is responsible is insufficient to meet the estimated expenditure thereon, the Committee may, through the Insurance Commissioners, transmit to the Treasury and to the council of the county or county borough an account showing the amount so payable and the estimated expenditure, and the Treasury and the county council or the council of the county borough may, if they think fit and if satisfied that the amounts so payable and the proposed expenditure are reasonable and proper in the circumstances, sanction the expenditure.

"**The amount payable.**"—*i.e.*, under subs. (6) hereof and under ss. 42 (*b*), 63 (1).

"**Estimated expenditure.**"—This applies to such ordinary expenditure as that of providing higher fees for medical practitioners. For extraordinary expenditure rendered necessary by excessive sickness caused by the default of a local authority see s. 63. The estimated expenditure has proved to be much greater than was originally supposed, and the Act of 1913 accordingly makes further provision for meeting it at the cost of the State. See s. 31 (2), *post* p. 433.

"**May . . . if satisfied . . . sanction the expenditure.**"—Neither Treasury nor county or borough council has any power to

sanction such expenditure or to defray any part of it unless judicially satisfied that it is reasonable and proper. Having been so satisfied they are perfectly free wantonly to withhold their sanction, and there is no indication of what is to happen if Treasury and council disagree. The sanction of both is necessary before either is free to make good any part of such expenditure. Compare the similar provision as to sanatorium benefit in s. 17 (2) and (3). Councils contributing under this section may have an increased representation on the Insurance Committee [s. 59 (3)]. In addition to these sums for medical benefit, by s. 61 (3) any local authority may subscribe out of the rates towards the "general purposes" of the Committee. S. 15 (7) —

(8) The Treasury and the council of the county or county borough sanctioning any such expenditure as aforesaid shall thereupon each be liable to make good, in the case of the Treasury out of moneys provided by Parliament, and in the case of the council of a county or county borough out of the county fund or borough fund or borough rate, as the case may be, one half of any sums so sanctioned by them and expended by the Insurance Committee on medical benefit in the course of the year in excess of the amounts so payable to the Insurance Committee as aforesaid.

See note to subs. (7) above.

"**Sanctioned and Expended.**"—The Treasury and Council are each liable for one-half of the estimate sanctioned by them, but if the actual expenditure falls short of the estimate, they can only be called on to pay one-half of the actual expenditure. The Committee cannot claim more than it actually spends.

"**Moneys provided by Parliament.**"—*i.e.* special grants for the purpose in addition to any other money provided by Parliament under the Act.

16.—(1) For the purpose of administering sanatorium benefit, Insurance Committees shall make arrangements, to the satisfaction of the Insurance Commissioners,— Administration of sanatorium benefit.

(*a*) with a view to providing treatment for insured persons suffering from tuberculosis or any other such disease as afore-

S. 16 (1) (a) —

said in sanatoria and other institutions, with persons or local authorities (other than poor law authorities) having the management of sanatoria or other institutions approved by the Local Government Board, which treatment it shall be lawful for a local authority to provide as respects insured persons resident outside as well as respects those resident within their area; and

(*b*) with a view to providing treatment for such persons otherwise than in sanatoria or other institutions, with persons and local authorities (other than poor law authorities) undertaking such treatment in a manner approved by the Local Government Board, which treatment (including the appointment of officers for the purpose) it shall be lawful for a local authority, if so authorised by the Local Government Board, to undertake.

Agreements with Metropolitan Asylums Board.

39.—Notwithstanding anything in any Act, it shall be lawful for the managers of the Metropolitan Asylums district, with the sanction of the Local Government Board, to enter into agreements with any county council or county borough council or, with the consent of the county council, with any authority in a county, for the reception of insured persons and their dependants suffering from tuberculosis or any such other disease as the Local Government Board, with the approval of the Treasury, may appoint under section eight of the principal Act, into hospitals or sanatoria provided by the managers, and for

this purpose the managers shall not be deemed to be a poor law authority. Any such agreements may provide that the cost of the treatment of the patients so received, or some part thereof, shall be borne otherwise than as provided by section eighty of the Public Health (London) Act, 1891. 1913 S. 39

"**Sanatorium benefit.**"—As to questions arising on sanatorium benefit and this section see notes to s. 8 (1) (*b*). Cf. the Prevention of Tuberculosis (Ireland) Act, 1908 (9 Edw. 7, c. 56).

Note that this section, unlike s. 15, contains no prescribing power, but contains within itself the regulations which under s. 15 are to be made by the Commissioners.

"**Make arrangements.**"—See s. 64 (2).

"**Sanatoria.**"—See s. 64 (1).

"**Persons having the management.**"—These words appear to include persons conducting an institution for private profit. Cf. s. 12 (1).

"**Other than Poor Law Authorities.**"—See however s. 39 of 1913, *supra.*

"**Approved by the L.G.B.**"—It is submitted that the functions of the L.G.B. are merely to approve the Institution and not to approve or in anywise to interfere with the arrangements for treatment of insured persons therein, which are to be made to the satisfaction of the Insurance Commissioners, and of no one else. The Scottish Local Government Board have apparently taken a different view; but it is submitted that the construction of the section is not open to doubt.

In Wales the Welsh Insurance Commissioners are substituted for the L.G.B. as the approving authority for the purposes of this subsection by s. 42 (1) of 1913 [under s. 82 (4) *infra*].

"**Persons resident outside their area.**"—Cf. the Public Health Act, 1875, s. 131. There is nothing to confine Insurance Committees in their arrangements to local authorities within their area, so that, for instance, county borough patients may be treated in a county sanatorium.

"**Otherwise than in sanatoria.**"—As to local dispensaries see, as to Ireland 8 Edw. 7, c. 56, s. 14. In England only Poor Law Authorities have power to maintain dispensaries (32 and 33 Vict. c. 63 and various Poor Law Orders), but the Public Health Authorities can maintain "hospitals" under the Public Health Acts of 1875 and 1891, and the L.G.B. have, by circular, expressed the view that the word hospitals is wide enough to cover "dispensaries" which are in fact commonly maintained under those powers.

"**In a manner approved.**"—Here again it is submitted that the function of the L.G.B. is merely to define as the English L.G.B. have done by a general Order (App. VIII, 1), the methods of treatment which they will approve, as *e.g.*, tuberculin treatment, &c. It is for the Insurance Committee to recommend particular persons for such

S. 16 (1) — treatment as they may be advised (subs. (3) *infra*), and to make arrangements, and for the Commissioners to approve those arrangements.

(2) The sums available for defraying the expenses of sanatorium benefit in each year shall be—

(*a*) one shilling and threepence in respect of each insured person resident in the county or county borough, payable out of the funds out of which benefits are payable under this Part of this Act;

(*b*) one penny in respect of each such person payable out of moneys provided by Parliament:

Provided that the Insurance Commissioners may retain the whole or any part of the sums so payable out of moneys provided by Parliament to be applied, in accordance with regulations made by the Commissioners, for the purposes of research.

"**Sums available for . . . sanatorium benefit.**"—The sums named total up to nearly £1,000,000 per annum in addition to the sum of £1,500,000 provided by the Finance Act, 1911, for capital expenditure (s. 64).

"**Each insured person resident.**"—This can only include those persons who are entitled to sanatorium benefit, unless disentitled by some other provision of the Act, at the expense of the Insurance Committee. S 16 does not apply at all to Members of the Navy and Army Insurance Fund, whose benefits are to be at the expense of that fund [s. 46 (3) (*h*)], nor to members of the Seamen's Society, except subject to such modifications as may be prescribed under s. 48 (12). It is submitted therefore that one third is not payable in respect of such persons nor of persons to whom ss. 44 and 49. apply.

"**Funds out of which benefits are payable.**"—See ss. 42 (*e*), 54 (1). Out of the 1*s.* 3*d.*, sixpence is now allocated to the panel for domiciliary treatment.

"**One Penny . . . by Parliament.**"—This is in addition to the two-ninths of all benefits provided by Parliament under s. 3, and the capital sum provided under s. 64. A medical research committee has been appointed to advise on the expenditure of this sum, say £57,000 per annum.

(3) An insured person shall not be entitled to sanatorium benefit unless the Insurance Committee recommends the case for such benefit.

S. 16 (3) —

"**Recommends.**"—Presumably on medical advice given under the head of medical benefit, or on the advice of the medical officers of the local authorities with whom the Committee has an arrangement. The technical right of the Committee to refuse sanatorium benefit could rarely be exercised seeing that domiciliary treatment will normally be given by a panel doctor in the ordinary course of practice without special recommending.

(4) An Insurance Committee may, out of the sums available for defraying the expenses of sanatorium treatment, defray in whole or in part the expenses of the conveyance of an insured person to or from any sanatorium or institution to which he may be sent for treatment therein, or may make advances for the purpose.

"**Expenses of conveyance.**"—Local authorities receiving grants from the State under s. 64 might reasonably be expected to pay part of the cost of conveyance to or from their own sanatoria. The expenses of removal of a corpse cannot presumbly be paid out of the fund for sanatorium benefit. See also s. 37 (3).

Power to extend sanatorium benefit to dependants.

17.—(1) The Insurance Committee for any county or county borough may, if it thinks fit, extend sanatorium benefit to the dependants of the insured persons resident in the county, or any part of the county, or in the county borough, or any class of such dependants, and in such case the arrangements to be made by the committee shall include arrangements for the treatment of such dependants, and the sums available for sanatorium benefit shall be applicable to the purpose.

"**If it thinks fit.**"—Its discretion is not fettered by the limit of sums available under s. 16 (2).

"**Extend sanatorium benefit to dependants.**"—Apart from public health considerations, the extension of sanatorium benefit to dependents will effect an ultimate saving to the insurance funds in two ways: (1) by protecting insured persons from being infected by tuberculous dependants who reside with them and (2) by treating in the earliest possible stage, when alone treatment is of much value, young persons with tuberculous tendencies who might, on reaching the age of 16, become insured persons and soon have to go on the funds for sickness as well as sanatorium benefit.

S. 17 (1) — "**Dependants.**"—This word, as defined in the Workmen's Compensation Act, 1906, s. 13, includes: wife, husband, father, mother, grandfather, grandmother, step-father, step-mother, son, daughter, grandson, grand-daughter, step-son, step-daughter, brother, sister, half-brother, half-sister, whether the relationship is legitimate or illegitimate. It also includes a child *en ventre sa mère*. But it only applies to persons who actually were, or but for the accident incapacitating him, would have been wholly or in part dependent upon his earnings at the time of his death. As to this see notes to s. 2 (1) (*b*) *supra*. This definition, however, is not here incorporated, and the Insurance Committee is given an unrestricted power of ascertaining the persons in fact dependent (s. 79); these persons apparently need not be relatives at all.

"**Insured persons resident.**"—It is clear that ss. 16 and 17 must be read together, and in fact take the place of the Regulations of the Commissioners under s. 15 in relation to medical benefit. They refer only to the benefits administered by the Insurance Committees and the persons who are the objects of those benefits. The words have therefore, it is submitted, the same meaning as in s. 16 (2), and the benefit cannot be extended to the children of, *e.g.*, soldiers in the Navy and Army Fund. It would obviously be improper for the Insurance Commissioners either to give such dependants benefits at the expense of the Committee's funds contributed in respect of civilians, or to extend the burdens on the Navy and Army Fund without the sanction of the Admiralty and Army Council.

(2) If in any year the amount available for defraying the expenses of sanatorium benefit is insufficient to meet the estimated expenditure on sanatorium benefit for insured persons and such dependants, the Insurance Committee may, through the Insurance Commissioners, transmit to the Treasury and the council of the county or county borough an account showing the estimated expenditure for the purpose and the amount of the sums available for defraying the expenses of sanatorium benefit, and the Treasury and council may if they think fit sanction such expenditure.

For similar provisions relating to medical benefit, see s. 15 (7) *supra*, and notes, which are also applicable to this subsection.

"**May sanction.**"—If they do not sanction it the Committee will apparently be obliged to withdraw sanatorium benefit from the dependants. But if the funds provided under s. 17 (2) are still in-

sufficient, the only remedy will be to exercise their powers under s. 16 (3), and recommend fewer insured persons for such treatment, or only to recommend them for dispensary treatment which is less costly than treatment in a sanatorium. S. 17 (2) —

(3) The Treasury and the council of the county or county borough sanctioning such expenditure as aforesaid shall thereupon each be liable to make good, in the case of the Treasury out of moneys provided by Parliament, and in the case of the council of the county or county borough out of the county fund or borough fund or borough rate, as the case may be, one-half of any sums so sanctioned by them and expended by the Insurance Committee on sanatorium benefit for insured persons and their dependants in the course of the year in excess of the amount available for defraying the expenses of the committee on sanatorium benefit.

Cf. s. 15 (8) *supra*, and notes.

Administration of maternity benefit.

18.—(1) Where the mother of the child is herself an insured person, and is not the wife or, in the case of a posthumous child, the widow of an insured person, maternity benefit shall be treated as a benefit for her and shall be administered in cash or otherwise by the approved society of which she is a member, or, if she is not a member of any society, by the Insurance Committee; in any other case the benefit shall be *administered in the interests of the mother and child in cash or otherwise by the approved society of which the husband is a member*, or, if he is not a member of any such society, by the Insurance Committee, and shall be payable in respect of a posthumous child as if the husband were still alive:

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Maternity benefit.

14.—(1) *Maternity benefit shall in every case be the mother's benefit, but where the benefit is payable in respect of the husband's insurance, the wife's receipt, or his receipt if authorised by her, on her behalf shall be a sufficient discharge to the society or committee, and, where the benefit is paid to the husband, he shall pay it to the wife, and in sub-section* (1) *of section eighteen of the principal Act for the words "treated as a benefit for her husband, and shall be administered in cash or otherwise by the approved society of which he is a member" there shall be substituted the words "administered in the interests of the mother and child in cash or otherwise by the approved society of which the husband is a member."*

Provided always that the mother shall decide whether she shall be attended by a duly qualified medical practitioner or by a duly certified midwife, and shall have free choice in the selection of such practitioner or midwife [*the rest of this proviso is repealed by s.* 14 (4) *of the Act of* 1913].

As to maternity benefits generally, and questions arising under this section, see notes to s. 8 (1) (*e*) *supra* and see s. 8 (6), (8) (*d*).

"Mother of the child."—In the Model Rules for approved societies (Appendix V., p. 861) the Commissioners define "confinement" as "labour resulting in the issue of a living child or labour after 28 weeks of pregnancy resulting in the issue of a child whether living or dead."

"In cash or otherwise."—As provided, for instance, by s. 12 (2), proviso (ii), whereby, in certain cases the benefit may be applied to secure treatment in a hospital. The words "or otherwise" practically give the society control of the way in which the 30*s.* is to be spent and according to the Model Rules for approved societies (Appendix V., p. 861), the society may at the discretion of its committee of management pay any part of it direct to the doctor or midwife attending at the confinement.

"Herself an insured person."—She may be insured (*a*) if she is employed, whether married or not, (*b*) if unmarried, as an "ordinary voluntary contributor"; but if she marries, and is not thereafter employed, she cannot get maternity benefit [s. 44 (1)], unless her

husband is insured, although she may become a voluntary contributor at 3*d.* a week [s. 44 (2)]. S. 18 (1)

"Treated as benefit for her . . . treated as benefit for her husband."—The effect of the words repealed was that the benefit depended upon the position as to arrears, etc., of the person in each case mentioned. It followed that where the benefit was for the husband he alone could claim it [see note to s. 8 (1) (*e*) (4) *supra*]. From a financial point of view, if the husband, or if both parties, are members of "approved societies" and not out of benefit, it will apparently make very little difference whether the benefit is treated as hers or his; in either case the husband's right to other benefits will remain untouched. But where either or both are "deposit contributors" (see s. 42 *infra*), it will make a considerable difference.

"Shall be payable in respect of a posthumous child."—In such a case the right of claim must clearly be in the wife, but it is submitted that in other cases, the above note is nevertheless probably correct.

"Free choice of . . . practitioner or midwife."—The Model Rules for approved societies (Appendix V., p. 861) make it clear that the mother *must* be attended at her confinement by either a doctor or a certified midwife, and, though she has free choice of either, she would not receive maternity benefit if she were only attended by an uncertified person. In some towns 70 per cent. of the confinements are attended by midwives, and since the Midwives Act of 1902 came into full operation the proportion has increased

14.—(2) *At the end of subsection* (1) *of section eighteen of the principal Act the following words shall be inserted:*

Where a woman who is an employed contributor is the wife, or if the child is a posthumous child the widow, of an insured person, then—

(a) *if her husband is, or was at the date of his death, a member of an approved society, and by reason of an insufficient number of contributions having been paid by or in respect of him, or on account of arrears, no maternity benefit is payable in respect of his insurance, she shall on her confinement be entitled to receive in respect of her own insurance such sum as she would have been entitled to receive if he had not been an insured person: and*

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(b) *If her husband is, or was at the date of his death, a deposit contributor, and by reason of an insufficient number of contributions having been paid by or in respect of him or of the insufficiency of the sum standing to his credit in the Deposit Coutributors Fund, no maternity benefit or a sum less than the full maternity benefit is payable in respect of his insurance, she shall on her confinement be entitled to receive, in respect of her own insurance, such sum as, with the sum (if any) payable in respect of her husband's insurance, is equal to the sum she would have been entitled to receive if he had not been an insured person.*

(2) In deciding whether or not they shall make an order under the Bastardy Laws Amendment Act, 1872, for the payment of the expenses incidental to the birth of a child, the justices shall not take into consideration the fact that the mother of the child is entitled to receive maternity benefit under this Part of this Act.

Punishment of husband in certain cases of neglect.

19. Without prejudice to any other legal liability, where under the immediately foregoing section, which relates to the administration of maternity benefit, of this Act, maternity benefit is given or paid to the husband, it shall be the duty of the husband to make adequate provision to the best of his power for the maintenance and care of his wife during her confinement, and for a period of four weeks after her delivery, and if he neglects or refuses to do so he shall be liable upon summary conviction to imprisonment, with or without hard labour, for any term not exceeding one month.

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"**Other legal liability.**"—As to the common law liability of a person who is in fact in charge of, or bound to maintain, an invalid, see *R.* v. *Friend*, R. &. R. 20, and *R.* v. *Bubb and Hook*, 4 Cox, C. C. 454. See also the Vagrancy Act, 1824 (5 G. 4, c. 83, s. 3).

"**Imprisonment.**"—A fine may, however, be inflicted. (Summary Jurisdiction Act, 42 and 43 Vict. c. 49, s. 19).

"**Summary conviction.**"—There is no provision in the Act enabling the wife to give evidence against her husband, and at common law she is not a competent witness for the purpose (2 Hawk. c. 46, 55, 70, 77, *R.* v. *Griggs*, Sir T. Raym. 1, *R.* v. *Jagger*, 1 East P.C. 455). Nor is this a case within the Criminal Evidence Act, 1898. Perhaps, however, although the offence does not involve personal injury to the wife inflicted by the violence of the husband, it is "an offence touching the person of the wife, so that she must know it of necessity, while it may be utterly unknown to everyone else" (per Blackburn, J., in *Reeve* v. *Wood*, 34 L.J. M.C. 15; 11 L.T.N.S. 449) and admissible on that ground.

Reinsurance for the purposes of maternity benefit.

20. For the purpose of the administration of maternity benefit the Insurance Commissioners may, if they think fit, by special order provide for the reinsurance with them of the liabilities of all approved societies in respect of maternity benefit, and the order may provide for the method of calculating the premiums to be charged against the several societies in respect of such reinsurances and may contain such other incidental, consequential, and supplemental provisions as may appear necessary for the purpose.

The intention of the section is apparently to insure a flat rate of expenditure by all societies for the purpose of maternity benefit so as to avoid penalising any society on account of the fecundity of its members. Such a special order would further extend the bachelors' and spinsters' tax, which the Act in fact imposes. Since, however, to secure any real equalisation of risks, and to avoid doing a greater injustice, it would be necessary to remain as a maternity benefit, also the sick pay received by an insured married woman during confinement, and since this was not permitted by the section, no special order has been made. But by s. 14 (3) of 1913 this difficulty is removed.

"**Special Order.**"—Under s. 113, and Appendix I—1, 14 (*b*), p. 450.

Power to subscribe to hospitals, &c.

21. It shall be lawful for an approved society or Insurance Committee to grant such subscriptions or donations as it may think fit to hospitals,

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dispensaries, and other charitable institutions, or for the support of district nurses, and to appoint nurses for the purpose of visiting and nursing insured persons, and any sums so expended shall be treated as expenditure on such benefits under this Part of this Act as may be prescribed.

"**Lawful.**"—But not obligatory; thus approved societies or insurance committees may demand some control or representation on the boards of management of hospitals in return for any subscriptions given under this section.

"**Other charitable institutions.**"—This is a wide term, but probably it means *ejusdem generis* with hospitals, or at all events institutions carrying on work of the kind dealt with by this Act.

"**Appoint nurses.**"—See s. 14 (2), especially (*c*).

"**Prescribed.**"—No regulations dealing with the subject have yet been made; and it is suggested that the application of this section might well wait until it is ascertained if societies have any surplus available for the purpose.

Power of councils of boroughs and districts to contribute to certain expenditure on medical and sanatorium benefits.

22.—(1) The council of any borough or urban or rural district may agree with the council of the county in which the borough or district is situate to repay to the latter council the whole or any part of the sums payable by that council in accordance with the provisions of this Part of this Act towards the excess expenditure on medical or sanatorium benefit so far as such excess is properly attributable to the borough or district, and any sums payable by the council of the borough or district in pursuance of such an agreement shall be payable, in the case of a borough, out of the borough fund or borough rate, and, in any other case, as part of the general expenses incurred by the council in the execution of the Public Health Acts.

"**Borough,**" *i.e.*, "municipal borough, any place for the time being subject to the Municipal Corporations Act, 1882" [Interpretation Act,

1889, s. 15 (1), (4)], not including a metropolitan borough [London Government Act, 1899, ss. 1 and 31 (1)]. S. 22

"**The Provisions.**"—Ss. 15 (7), (8), and 17 (2) (3) *supra.*

(2) The agreement may provide that the county council shall not raise any sum on account of any expenditure incurred by them under this Part of this Act for the purpose to which the agreement relates within the borough or urban or rural district the council of which has entered into such agreement, during the continuance of such agreement.

In this case the expenditure in the remainder of the county will be charged to the "special county account," so as to be levied only upon the parts of the county which have not made any such agreement (see the Local Government Act, 1888, s. 68).

Approved Societies.

23.—(1) Any society, that is to say, any body of persons, corporate or unincorporate (not being a branch of another such body), registered or established under any Act of Parliament, or by Royal Charter, or if not so registered or established, having a constitution of such a character as may be prescribed, which complies with the requirements of this Act relating to approved societies, may be approved by the Insurance Commissioners, and, if so approved, shall be an approved society for the purposes of this Part of this Act: Conditions the approval of approved societies.

"**Not being a branch.**"—See ss. 27, 40, and 79 *infra.* "The expression 'branch' in relation to a society shall not include any branch of the society which is not itself separately registered" (s. 79).

"Branch" is thus defined in the Friendly Societies Act, 1896, s. 106: "any number of the members of a society, under the control of a central body, having a separate fund, administered by themselves, or by a committee or officers appointed by themselves, and bound to contribute to a fund under the control of a central body."

Branches which do not comply with this definition have to be registered as separate societies [s. 17 (2) of that Act]. The definition in s. 79 does not mean that a "branch" within the meaning of this Act must necessarily be registered as a separate society, under the F.S.A. 1896, ss. 17–19, branches may be registered as such.

S. 23 (1) — There are no provisions in the other Acts mentioned in the next note dealing with the constitution of branches. Trade unions and other societies registered under those Acts, as well as unregistered societies, will be treated as having no branches under this Act unless the branches are registered as separate trade unions or societies.

"**Registered or established under any Act of Parliament.**'—The Acts referred to, in addition to special and private acts, apparently include:

The Friendly Societies Act, 1896 (ss. 8–22 and 71).
The Companies Act, 1908 (ss. 1–21).
The Companies Clauses Act, 1845.
The Trade Union Acts, 1871 (ss. 6, 13, 14) and 1876 (s. 6).
The Industrial and Provident Societies Act, 1893 (ss. 3–19).
The Building Societies Act, 1874 (ss. 9, 12, 17).
The Assurance Companies Act, 1909 [s. 36 (4)].
See also: the Shop Clubs Act, 1902 (s. 2).
The Licensing Act, 1902 (ss. 24, 25).
The Collecting Societies and Industrial Assurance Companies Act, 1896.

For the power of societies to register under the F.S.A., 1896, for the purposes of this Act see s. 75; and for the application of the above statutes to the business under this Act of societies registered under them see s. 76 *infra*.

As to registration of a Trade Union with illegal objects, see *Parr* v. *Lancashire and Cheshire Miners Federation* 108 L.T. 446. The registration is apparently good until cancelled under the Trade Union Act, 1871.

"**Or if not so registered.**"—Such societies are at present subject to a limited statutory regulation. If they exist "for the purpose of carrying on any business that has for its object the acquisition of gain by the company (society), or by the individual members thereof," they are made illegal by the Companies Act, 1908 [s. 1 (2)].

Thus a loan society (*Jennings* v. *Hammond*, 9 Q.B.D. 225; *Shaw* v. *Benson*, 11 Q.B.D. 563); and a mutual marine association (*re Arthur Average Association*, L.R. 10 Ch. 545 n.; *re Padstow Total Loss and Collision Assurance Association*, 20 Ch.D. 137; *re London Marine Association*, L.R. 8 Eq. 176, 195) are, if unregistered, illegal and unable to maintain actions. But whether an unregistered friendly society would come under that section is doubtful (see *re One and All, &c., Association*, 25 T.L.R. 674). But even if illegal such a society is not criminal and its members are entitled to sue defaulting officials for money converted to their own use (*Marrs* v. *Thompson*, 86 L.T.N.S. 759), and to prosecute them under the Larceny Act, 1868 s. 1 (*R.* v. *Stainer*, L.R. 1. C.C.R. 230; *R.* v. *Tankard*, 1894, 1 Q.B. 548); although such a society is probably not a "partnership" (*Oldham Our Lady's Sick and Burial Society* v. *Taylor*, 3 T.L.R. 472). Such members can also restrain by injunction the application of the funds otherwise than according to the rules (*Wolfe* v. *Matthews*, 21 Ch. D. 194, and cf. *A.S.R.S.* v. *Osborne*, 1910, A.C. 87). As to the general position of friendly societies not registered as such see further: *Knowles* v. *Booth* (32 W.R. 432); *Swaine* v. *Wilson* (24 Q.B.D. 252); *Duke* v. *Littleboy* (49 L.J.Ch. 802); *Hornby* v. *Close* (L.R. 2 Q.B. 153); *Farrer* v. *Close* (L.R. 4 Q.B. 602); *Gozney* v. *Bristol Trade and Provident*

Society (1909, 1 K.B. 901); *Russell* v. *Amalgamated Society of Carpenters and Joiners* (1910, 1 K.B. 506; 28 T.L.R. 276). An unregistered Friendly Society is an "unregistered company" for the purpose of winding-up proceedings under the Companies (Consolidation) Act, 1908 (*re Victoria Society*, 107 L.T. 755). S. 28 (1) —

Such societies, if they contain members serving in the territorial army, naval volunteers, &c., are subject to the F.S.A., 1896, s. 43 (1), (2); and if they provide payments on the death of children under five years of age, to ss. 62–67. If they are collecting societies, *i.e.*, friendly societies or branches, or persons or bodies granting life assurances of less than £20, who receive contributions or premiums by means of collectors at a greater distance than ten miles from their registered office or principal place of business, and in the case of industrial assurance companies, at less periodical intervals than two months, they are subject to the Collecting Societies, &c., Act, 1896.

If they carry on assurance business (life, fire, accident, including sickness, employers' liability, and bond investment), within the meaning of s. 1 of the Assurance Companies Act, 1909, they are subject (unless they are registered as trade unions) to the provisions of that Act, and must deposit £20,000 with the Paymaster-General (s. 2 of that Act), unless they can obtain exemption from the Board of Trade under s. 35.

"**A constitution . . . prescribed.**"—See Appendix I—1, 8 (1) (*a*), (2), and (3), p. 447, and Appendix II—15, p. 648.

"**May be approved.**"—As to the extent of the discretion vested in the Commissioners see note to subs. (3) hereof, and as to preliminary expenses incurred by a society with a view to approval and application therefor see Appendix III—A, 1, pp. 802.

It is clear that the approval of any one of the National Commissions is valid only in that part of the Kingdom in which the Commissioners has jurisdiction, and a society operating in more than one part of the United Kingdom, therefore requires the approval of the Joint Committee. (See the Joint Committee Regulations, art. 8, *post* p. 446). S. 16 (2) of the Act of 1913 (*q.v.* under s. 83 *infra*), however, allows a society approved by one of the Commissions to retain under certain circumstances members removing to another part of the United Kingdom, and to this extent to operate beyond its territorial limits.

Provided that, where any society establishes for the purposes of this Part of this Act a separate section consisting of insured persons, whether with or without honorary members not being insured persons, and so constituted as to comply with the requirements of this Act relating to approved societies, such separate section may be approved by the Insurance Commissioners, and, if so approved, shall be an approved society, and the provisions of

S. 28 (1) this Part of this Act relating to the conditions of approval of societies and to approved societies shall apply only to such separate section of the society.

"**A separate section.**"—There is no restriction upon the objects for which the parent society may have been established; it is not even necessary that the relief of sickness should be one of them. The "separate section" need not be registered, but if it is not it will be an "unregistered society," and must apparently accept the prescribed constitution. See Appendix II—16, p. 649.

"**For the purposes of this part of this Act.**"—A "separate section" being the creature of this Act, and created for the purposes of this Act alone, it will be *ultra vires*, such a separate section to transact any business other than business under the Act. It cannot, therefore, contain any members contributing for benefits on its private side, not having a private side. It follows that its membership will consist of members for the purposes of the Act and honorary members only, and apparently an insured person who is a member of another society for the purposes of the Act cannot be an honorary member of a separate section. But it is submitted that s. 34 does not apply to honorary membership so that one person may be an honorary member of a number of societies or sections.

"**Honorary members.**"—The existence of such members is contemplated by the F.S.A., 1896, s. 78 (1) (*c*), which provides that their signatures to an instrument of dissolution shall count towards the requisite majority; although they (in common with other members) have no claim upon the surplus funds after dissolution (*Braithwaite* v. *A.-G.*, 1909, 1 Ch. 510). But there is no definition of them in that or this Act. The rules of Friendly Societies usually provide that "honorary members" shall have the privilege of subscribing to the funds but not those of voting, taking part in management, or receiving benefits (*e.g.*, the Ancient Order of Foresters, General Law 39; the Independent Order of Oddfellows, Manchester Unity, General Rule 56). Apparently the intention here is that "honorary members" shall be distinct from the "members not being insured persons" mentioned in subs. (2) (ii), for by subs. (2) (iii) they may not vote, though it is not said that they are ineligible for the committee of management.

"**The provisions . . . shall apply only to such separate section.**"—The parent society may, *e.g.*, be carried on for profit contrary to subs. (2) (i), or not managed in accordance with subs. (2) (ii).

(2) No society shall receive the approval of the Insurance Commissioners unless it satisfies the following conditions:—

If a society did in fact receive the approval of the Commissioners in contravention of this subsection such approval would be a nullity, and the society would not be an "approved society" (Yabbicom *v.* King, 1899, 1 Q.B. 444).

(i) It must not be a society carried on for profit; S. 23 (2) (i)

"**Carried on for profit.**"—These and similar words have created a considerable difficulty in the interpretation of various statutes. The first question is "whose profit," *i.e.*, do the words refer to the profit of the society or company as distinct from that of its members or any class of them? Clearly an insurance company which issues policies to persons who are not members or shareholders carries on its business for the profit of the shareholders, and seeks to make a profit for them out of the policy-holders, even where it issues "participating policies" (*Last* v. *The London Assurance Corporation*, 10 A.C. 438). The Companies Act, 1844 (7 & 8 Vict. c. 110, s. 2) required the registration of any company "established for any commercial purpose, or for any purpose of profit": it was held that this did not include a co-operative land society (*R.* v. *Whitmarsh*, 15 Q.B. 600), or a mutual loan society (*Bear* v. *Bromley*, 18 Q.B. 271), on the ground that the society as such made no profit, whatever the individual members might do: "in fact by profit is meant profit arising from others, not profits or advantages raised from, and accruing to, only the members of the company" (per Erle, J., *ib.* at p. 276). To meet these decisions (per Lindley, L.J., in *In re Padstow Total Loss and Collision Assurance Association*, 20 Ch.D. 137, at p. 149) the definition was altered in the Companies Act, 1862, s. 4 [now the Companies (Consolidation) Act, 1908, s. 1 (2)] to "company . . . that has for its object the acquisition of gain by the company . . . or by the individual members thereof." These words were held (in that case) to include a mutual marine insurance society, also a mutual loan society (*Jennings* v. *Hammond*, 9 Q.B.D. 225; *Shaw* v. *Benson*, 11 Q.B.D. 563), but not an investment trust, on the ground that it does not carry on a business (*Smith* v. *Anderson*, 15 Ch.D. 247). No such words being included here, it must be taken that the profit intended in this section can only be a profit of the society as such, or a profit to be made by dealing with persons who are not members. The question remains whether a society can be said to be carried on for profit (*a*) by the issue of policies without right to profit, or (*b*) by the sale of fixed annuities, or (*c*) by deriving a part of its income from investments. No doubt profit from all these sources is taxable under the Income Tax Acts, although the share of profits returned to the holders of participating policies in a mutual society is not (*New York Life Insurance Co.* v. *Styles*, 14 A.C. 381; *Equitable &c. Society* v. *Bishop*, 1900, 1 Q.B. 177). Registered friendly societies are exempted by the Finance (1909–10) Act, 1910 (10 Edw. 7 c. 8), s. 70. But where the policy-holders and annuitants, whether participating or not, are members of the society, it would seem that the society cannot be "carried on for profit" as defined in *Bear* v. *Bromley* (*ubi supra*); and as to the income from investments, it is clearly contemplated in this Act [ss. 54 (3) and 56 (1) (*b*)] that approved societies are to derive part of their funds in this way. Moreover, the principal objects of the society must be looked at (*R.* v. *Whitmarsh*, *ubi supra*). The Scottish case of *Scottish Widows' Fund* v. *Allan* (3 F. 129; 38 Sc.L.R. 84) is against this view, but appears to be in conflict with most of the English cases.

S. 28 (2) (ii) — (ii) Its constitution must provide to the satisfaction of the Insurance Commissioners for its affairs being subject to the absolute control of its members being insured persons or, if the rules of the society so provide, of its members whether insured persons or not, including provision for the election and removal of the committee of management or other governing body of the society, in the case of a society whose affairs are managed by delegates elected by members, by such delegates, and, in other cases, in such manner as will secure absolute control by its members;

"**Absolute control.**"—Subject of course to the statutory control provided by the various Acts under which the societies may be registered, and by this Act, *e.g.*, it would appear from s. 76 that a collector employed by a society or company could not vote (see C.S.A., 1896, s. 8) or hold office in the society or separate section, although an insured person. See Appendix II—15, 16 p. 648.

"**Insured persons.**"—Within s. 1 *supra*.

"**Whether insured persons or not.**"—See note as to "honorary members," subs. (1) *supra*. Apparently the persons here contemplated are persons insured independently of this Act.

"**The election . . . governing body of the society.**"—This provision applies only to the central governing body of a society with branches, because a branch cannot by itself become "approved" [see subs. (1) *supra* and cf. s. 27 (1) (*a*) and notes *infra*]. The F.S.A., 1896, lays down by s. 9 (3) and its First Schedule (4) that the rules shall provide for "The appointment and removal of a committee of management (by whatever name), . . . and in the case of a society with branches, the composition and powers of the central body, . . ." but it does not require this to be done by any particular method. In the case of a Collecting Society, a collector cannot be a member of the committee [C.S.A., 1896, ss. 8 (*a*) and 14 (1) (*a*)]. A minor can in no case be such a member [F.S.A., 1896, s. 36 (2) and s. 74 *infra*].

"**Delegates elected by members.**"—This provision was inserted to meet the case of a number of Collecting Societies and of the Hearts of Oak Benefit Society, Rule 38 of which lays down that every annual or special meeting of the society shall be constituted of a Board of Delegates, each of whom shall be elected to represent a district of approximately 1,000 members, by those members, by means of voting papers sent out by and returned to the secretary of the

society by post. This Board elects the executive council and officers. The existence of such an arrangement is contemplated by the F.S.A., 1896, s. 106 (definition of "meeting"). S. 28 (2) (ii) —

(iii) If the society has honorary members, its constitution must provide for excluding such honorary members from the right of voting in their capacity of members of the society on all questions and matters arising under this Part of this Act.

This does not mean that honorary members are to take no part in the management of the society's business under this Act; they are not rendered ineligible as committee-men, and in that capacity may of course vote on questions which that body can decide. But they must not vote in the election of the committee or delegates, nor on any questions which have to be submitted to the society (or separate section) as a whole.

Note, however, that in an approved society, not being a separate section, benefit members on the private side of the society may vote on questions arising under the Act. The Commissioners have, however, endeavoured to secure that insured members shall preserve effective control of the statutory business. See the Model Rules (*post* 41 (1), p. 887).

(3) Applications for approval under this section may be made and approval granted at any time before or after the commencement of this Act, and the Insurance Commissioners may grant approval either unconditionally or subject to the condition of the society taking within such time as the Commissioners may allow such steps as may be necessary to make the society comply with the requirements of this Part of this Act relating to approved societies.

"**The commencement of this Act.**"—See s. 115 *infra.*

"**May grant approval.**"—A difficult question arises as to the limits of the discretion vested in the Commissioners, and as to the remedies open to a society dissatisfied with a refusal of its application, or with the grant of approval to some rival body. It is recognised "that in public statutes words only directory, permissory, or enabling, *may* have a compulsory force where the thing to be done is for the public benefit or in advancement of public justice" (per Coleridge J. in *R.* v. *Tithe Commissioners*, 14 Q.B. 459). But this is the furthest extent to which the principle that "may" is in some cases equivalent

S. 28 (3) — to "must" can be carried. "Where a power is deposited with a public officer for the purpose of being used for the benefit of persons who are specifically pointed out, and with regard to whom a definition is supplied by the Legislature of the conditions upon which they are entitled to call for its exercise, that power ought to be exercised, and the Court will require it to be exercised" (per Lord Cairns, L.C. in *Julius* v. *Bishop of Oxford*, 5 A.C. 214 at p. 225). "The question whether a public officer, to whom a power is given by such words, is bound to use it upon any particular occasion, or in any particular manner, must be solved *aliunde*, and, in general, it is to be solved from the context, from the particular provisions, or from the general scope and objects, of the enactment conferring the power" (per Lord Selborne, *ib.* at p. 235). "The enabling words are construed as compulsory whenever the object of the power is to effectuate a legal right" (per Lord Blackburn, *ib.* at p. 244). Yet the words of Cotton, L.J., in re *Baker* (L.R. 44 Ch. 271) may well be referred to: "I think that great misconception is caused by saying that in some cases 'my' mean must. It can never mean 'must' so long as the English language retains its meaning." The question therefore is whether this Act confers a right upon societies which comply with its provisions to claim approval. It should be noted that subs. (2) hereof is cast in negative form "no society shall be approved unless it satisfies, &c." it does not follow that a society which does satisfy those conditions has any right to approval. On the other hand the power of attaching conditions to the grant of approval is by this subs. limited to the particular condition herein mentioned. It follows that no other condition can be attached which will be binding upon the society in future (*R.* v. *Dodds*, 1905, 2 K.B. 40); and this appears to point to the conclusion that the Commissioners are not entitled to make for themselves rules as to the conditions other than those mentioned in subs. (2) which they will require generally from all societies seeking approval (*exp. Randall*, 27 T.L.R. 505; *exp. Holloway*, 1911, 2 K.B. 1131). But if they exercise "a discretion according to the rules of reason and justice, not according to private opinion; according to law and not humour" (per Lord Halsbury, L.C., in *Sharp* v. *Wakefield*, 1891 A.C. 173 at p. 179), and if they exercise it in each case on the merits of that case (*R.* v. *West Riding C.C.*, 1896, 2 Q.B. 386) it appears that no *mandamus* will issue to compel them to approve a society. *Sed* cf. *R.* v. *Mitchell*, 108 L.T. 76. If, however, they refuse to determine an application, or allow themselves to be influenced by considerations not applicable to the case (*R.* v. *Shann*, 1910, 2 K.B. 418), *mandamus* will issue to compel them to determine it according to law or *certiorari* may issue to bring up and quash their determination whether they have granted approval or not (*Board of Education* v. *Rice*, 1911, A.C. 179). See also *Altgen* v. *Emerson*, 24 Q.B.D. 58.

"**The requirements**."—Including such requirements as the Commissioners are themselves empowered to make, by regulation or otherwise.

A society which is conditionally approved may embark upon the transaction of business as soon as the Act comes into force.

As to the consequences of approval being withdrawn, see s. 29 *infra*.

S. 24 (1) Power of societies to undertake business under Part I.

24.—(1) It shall be lawful for any body of persons, corporate or unincorporate, established before the passing of this Act which is desirous of transacting insurance business under this Part of this Act, or of making any amendments in its constitution, or administration, or contributions, or benefits, or otherwise which may be necessary or expedient in consequence of the passing of this Act, notwithstanding anything in the provisions of the Acts under which it is established or registered or carried on, or of its memorandum or articles of association, rules, or other instruments governing its constitution or defining its objects, to do all such acts and things (including the establishment of a separate section as aforesaid) as may be necessary for the purpose of enabling the body to undertake the transaction of such business as soon as may be after the passing of this Act and, if the instrument regulating the constitution of the body contains provisions requiring any interval to elapse before action can be taken, such provisions shall not apply to action taken for the purposes aforesaid.

"**Contributions or benefits.**"—See especially s. 72 *infra*.

"**Rules.**"—It will be necessary for registered societies to register new rules defining the constitution of the society (or separate section) for the purposes of such business, but the society will be able to proceed to business without waiting for the new rules to be registered. See s. 27 (3) *infra*, and Appendix V, p. 862.

"**Separate section.**"—S. 23 (1) *supra*.

Variation in rules of approved societies.

17. Where the executive body of a society show to the satisfaction of the Commissioners that it is of importance to the society that the rules of the society should be amended or varied immediately, but that, owing to the requirements of the rules the amendments or variation cannot be made without delay

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or without the authority of a meeting of the society, or some committee, or delegate body, and that that meeting cannot be held without undue delay or expense, the Commissioners may, on the application of the executive body, authorise the variation or amendment if rendered necessary by the passing of this Act to come into force immediately, and continue in force until the delay required has elapsed, or until the time at which the meeting would in ordinary course have been held, and where the rules require the sanction of a special general meeting the Commissioners may authorise the substitution of the sanction of the annual general meeting.

(2) Subsections (3) and (4) of section seventy of the Friendly Societies Act, 1896, shall not apply to any resolutions for amalgamation or transfer of engagements when the resolution is made expressly for the purposes of this Part of this Act.

Those subss. prohibit such amalgamation or transfer except with the assent of five-sixths of the members, and the written consent of every member entitled to present benefits whose claim is not first satisfied, unless the Chief Registrar, after hearing all parties interested, orders that such consents may be dispensed with. The rest of s. 70 and s. 74 of the Friendly Societies Act, 1896, continue however to apply, subject to subs. (1) *supra*.

(3) This section shall come into operation on the passing of this Act, and shall not continue in force beyond the expiration of one year from the commencement of this Act, except so far as may be necessary to enable a society which has undertaken the transaction of insurance business under this Part of this Act to continue to transact such business.

"**The commencement.**"—See s. 115 *infra* and note to s. 5 (1) (*a*) *supra*.

"**Except so far as may be necessary**," *i.e.*, any changes made within the year will remain valid, but no changes after that date will be validated by this section.

S. 25 (1) Special provisions for employers' provident funds, etc.

25.—(1) Where a society consists of persons entitled to rights in a superannuation or other provident fund established for the benefit of persons employed by one or more employers, the society may be approved, notwithstanding that the employer is entitled to representation on the committee or other body administering the fund to an extent not exceeding one quarter of the total number of the body, if the employer, in addition to the employer's contributions payable by him under this Part of this Act, is responsible for the solvency of the fund or for the benefits payable thereout, or is liable to pay a substantial part of, or to make substantial contributions to, or substantially to supplement, the benefits payable out of the fund:

"**Notwithstanding . . . administering the fund.**"—This would otherwise be inconsistent with s. 23 (2) (ii) *supra*.

"**The employers' contributions.**"—See s. 4 (1) and the Second Schedule *supra*.

"**Responsible for the solvency.**"—*i.e.*, liable to make good any deficit on each valuation [ss. 36, 38 and 39 (7) *infra*] or in the benefits as they become due. Unless the trade is an unusually unhealthy one [see s. 63, especially (2) (*a*), *infra*], or the fund is mismanaged, this should not entail any expense for the employer. As to whether it is *intra vires* a corporation to undertake such responsibility (see *Henderson* v. *Bank of Australia* (40 Ch. D. 170) and *Hutton* v. *West Cork Ry. Co.*, 52 L.J. Ch. 689. It is clear that the dispensation from the restriction of the memorandum of association, etc., given by s. 24 (1) does not apply for this purpose.

"**A substantial part.**"—Not of the benefits under this Act, but extra benefits. Cf. the Shop Clubs Act, 1902, s. 2 (*a*).

Provided that no such society as aforesaid shall be approved unless by its constitution it is prohibited so far as concerns the benefits under this Part of this Act from refusing to allow a member to transfer to another approved society, and from refusing to allow a member who is discharged from or leaves the employment of the employer and is unable to

S. 25 (1) obtain admission to another approved society on account of the state of his health to continue a member, and unless its constitution provides for the election of the members of the committee of management (other than the employer's representatives) by ballot:

"**No such society.**"—*I.e.*, no society on the committee of which an employer is entitled to representation: such a society would, but for this enabling section, not conform to s. 23 (2) (ii). This section does not prevent any society otherwise capable of approval from becoming approved.

"**Transfer.**"—See ss. 31, 32 *infra*. No mention is made of transfer to the Post Office fund [s. 43 (1) (*a*) *infra*]. But it appears from those sections that in any case the society could hardly prevent a transfer.

"**To continue a member.**"—Cf. similar provisions as to seamen, marines and soldiers in s. 46 (3) (*h*), and as to the mercantile marine in s. 48 (8) *infra*; *cf.* also the Shop Clubs Act, 1902, s. 6.

Provided also that no such society shall be approved if the employer makes membership of such society a condition of employment.

"**A condition of employment.**"—Whether it is so made at the time of engagement or afterwards (*Balchin* v. *Lord Ebury*, 20 T.L.R. 60). "Shop Clubs" where membership is made compulsory, unless in connection with railway companies, are illegal unless certified under the Shop Clubs Act, 1902, s. 2, with the consent of 75 per cent. of the workmen, as well as registered under the F.S.A., 1896. It is open to question whether compulsory membership does not involve compulsion upon the society to accept such members, and so interfere with the "absolute control" required by s. 23 (2) (ii).

Quære, whether under the former Act it is an offence for employers to impose, as a condition of employment, membership of a society which does not consist solely of their employees; it would be in the discretion of the Insurance Commissioners to refuse approval to such a society.

(2) Where, for the purpose of enabling any such society to become an approved society, it is necessary to make any alteration in the existing rules or constitution of the society which it is not competent for the society under its existing constitution to make, a scheme for the purpose may be submitted for the approval of the Insurance Commissioners.

Cf. s. 24 *supra* and s. 73 *infra*, and Appendix I.—1, 8 (1) (*b*), p. 446.

(3) Where such a scheme has been approved by the Insurance Commissioners, the Act or deed constituting the society shall have effect subject to the provisions of the scheme, but the Insurance Commissioners shall not approve any such scheme unless they are satisfied that the members of the society have been given an opportunity of voting by ballot thereon, and that the scheme makes proper provision for safeguarding existing rights and interests. S. 25 (3)

"**Voting by Ballot.**"—Nothing is said as to the result of the ballot; presumably, therefore, a bare majority will be sufficient.

"**Existing rights and interests.**"—See s. 73 *infra*.

26.—(1) Every approved society and every society desirous of becoming an approved society shall give such security as the Insurance Commissioners may consider sufficient to provide against any malversation or misappropriation by officers of the society of any funds coming to the hands of the society under this Part of this Act, and in determining the amount of the security to be required the Commissioners shall have regard to the amount of the funds so coming into the hands of the society: Provided that no security shall be required from any society which proves to the Insurance Commissioners that the only funds coming into the hands of the society under this Part of this Act are such funds as are required for reimbursing to the society sums previously expended by the society under this Part of this Act. Security to be given by approved societies

See Appendix I—1, 8 (1) (*c*), p 447.

"**Such security . . . sufficient.**"—By Special Authority No. 6 issued by the Treasury in pursuance of s. 8 (5) of the F.S.A., 1896, societies may be registered for guaranteeing the fidelity of officers of

S. 26 (1) societies generally, and by the F.S.A., 1908, s. 1, the guarantee of fidelity of its own officers is included as an object of a society. As to the securities required of unregistered societies under the Assurance Companies Act, 1909, see p. 119 *supra*. Presumably the Board of Trade will grant exemption to approved societies as of course.

The Commissioners have constituted a mutual guarantee fund (as to which see their Memorandum) membership of which is considered as sufficient security for the purposes of this section. Separate security is required by the Commissioners to be given in respect of moneys paid over for current expenses under s. 54 (1) and capital paid over under s. 56 (1) (*b*).

"**Any funds coming to the hands of the Society.**"—See s. 56 *infra*. As to the security which the officers themselves might be required to give to the society see the Friendly Societies Act, 1896, s. 54, and the Industrial and Provident Societies Act, 1893, s. 47.

(2) In the case of an approved society with branches having insured persons among their members, security shall be given in respect of each such branch by the society.

(3) The Insurance Commissioners may from time to time vary the amount of security to be given or maintained by an approved society as may be thought proper, and, where security is given by way of deposit of securities, the society which made the deposit may, with the consent of the Insurance Commissioners, substitute other securities for the securities for the time being deposited.

(4) Any dividends or interest arising from securities deposited by an approved society under this section shall be paid to the society.

Provisions as to approved societies.

27.—(1) Every approved society shall, as respects the administration of the affairs of the society under this Part of this Act, make proper provision by rules to the satisfaction of the Insurance Commissioners for the government of the society, and if a society with branches—

(*a*) for the government of the society and its branches;

S. 27 (1) (a)

"**Rules.**"—See the Model Rules in Appendix V, p. 861, which, however, do not attempt to dictate on any of the matters mentioned in this section.

"**To the satisfaction of the Insurance Commissioners.**"—And in conformity with s. 23 (2) *supra*. See Appendix I—1, 8 (1) (*d*), p. 447.

"**Branches.**"—For definition see note to s. 23 (1) *supra*, and for further provisions as to branches see ss. 35–38 and 40 *infra*.

Societies registered under the Friendly Societies Act, 1896, are already required by s. 9 (3) and the First Schedule of that Act to make provision by their rules for :—

"3. The mode of holding meetings and right of voting, and the manner of making, altering or rescinding rules.

"4. The appointment and removal of a committee of management (by whatever name), of a treasurer and other officers, and of trustees, and in the case of a society with branches, the composition and powers of the central body, and the conditions under which a branch may secede from the society.

"8. The manner in which disputes shall be settled."

On the last point see also s. 68 of that Act.

(*b*) for the determination of disputes arising between the society and any branch thereof, or between one such branch and another ;

See s. 67 and notes *infra*, where it is also provided that disputes between a society or branch and an insured person who is or has ceased to be a member, and any person claiming through him, shall be settled in accordance with the society's rules.

(*c*) for the administration of benefits by the branches as respects insured persons who are members of such branches ;

"**Administration of benefits.**"—As to detailed rules for this purpose see s. 14 (2) *supra*.

(*d*) for the keeping of proper books of account by the branches in any case where separate accounts are usually kept by those branches ;

For the present requirements as to accounts see the First Schedule to the Friendly Societies Act (5) and (10) ; see also s. 35 (1) (*a*) *infra*. See Appendix II—18, p. 652.

S. 27 (1) (e) (e) for depriving of or suspending from the right of administering benefits under this Part of this Act any branch which is guilty of maladministration of those benefits, or is convicted of any offence under any Act, and for providing in such a case for their administration by the society or otherwise.

"**Maladministration.**"—See s. 38 (1) (*a*), (*e*) and (*f*) *infra*.

"**Convicted of any offence.**"—See the Friendly Societies Act, 1896, ss. 84 (*a*), (*b*), (*c*), (*f*), 86, 89, 91, as respects offences by branches, under that Act, and as respects offences under this Act, see ss. 29 and 69 *infra*.

(2) Every approved society and every branch thereof shall comply with any regulations made by the Insurance Commissioners as to the place in which meetings are to be held, and those regulations may provide for the use for such meetings, with or without payment, of any offices or other buildings under the control of a Government department (including offices or buildings occupied by or in connexion with a labour exchange) or belonging to or under the management of a local authority, but subject to the consent of the Government department or the local authority concerned.

"**Offices . . . a local authority.**"—Cf. s. 59 (4) *infra* and note.

(3) Where under any Act regulating the constitution of an approved society the rules of the society are required to be registered, any rules approved under this section by the Insurance Commissioners shall forthwith be registered, but until so registered shall have effect as if they had been duly registered.

Cf. ss. 14 (5), 23 (1), 24 (1), and 25 (2) *supra*.

28.—(1) No branch of an approved society having insured persons among its members shall be entitled to secede or withdraw from the society without the consent of the Insurance Commissioners; but such consent shall not be given unless the seceding or withdrawing branch complies with the conditions of approval requisite in the case of approved societies, and, on any such consent being given, the branch shall be subject in all respects to the provisions and requirements of this Part of this Act relating to approved societies: S. 28 (1) Secessions, etc.

Provided that such consent shall not be required if the branch makes provision to the satisfaction of the Insurance Commissioners for the transfer to other approved societies or to other branches of the society from which it is seceding or withdrawing of such of its members as are insured persons.

"**Secede.**"—This is one of the matters for which a society registered under the Friendly Societies Act, 1896, must provide by rule [see note to s. 27 (1) (*b*) *supra*]; unless the secession is in accordance with the rules the branch cannot be registered as a separate society (s. 20 of that Act). Now the consent of the Commissioners is made a further condition. But a branch which does not comply with s. 20 of that Act might nevertheless be approved as an unregistered society under s. 23 (1) *supra*. But neither in that Act nor in this does there appear to be special provision for the case of a branch seceding from one society and joining another, though s. 73 of that Act provides for one registered society becoming a branch of another; it seems that under this Act a branch of one society could only join another by first becoming approved as an independent society.

"**Complies with the conditions of approval.**"—See s. 23 *supra*, and Appendix I—1, 8 (1) (*e*), p. 447.

"**Transfer.**"—See s. 31 *infra*.

(2) An approved society or a branch thereof shall not be dissolved without the sanction of the Insurance Commissioners, and any such dissolution, so far as it affects members who are insured persons, shall be carried out in the prescribed manner.

S. 28 (2) —

The dissolution of societies is at present regulated as follows :—
The Friendly Societies Act, 1896, ss. 78–83.
The Collecting Societies Act, 1896, s. 12.
In the case of unregistered societies the Companies (Consolidation) Act, 1908, ss. 267–273 (re Victoria Society, 107 L.T. 755).
Where the approved society is a separate section [s. 23 (1) *supra*] this provision applies only to that section, and the Commissioners will have no control over the dissolution of the parent society, except in so far as it involves that of the separate section.
The Insurance Commissioners may also make regulations as to the dissolution, amalgamation of, and transfer of engagements between approved societies [Act of 1913, s. 28 and First Schedule (*A*) and (*B*) under s. 65 (1) *infra*].

(3) No branch of an approved society shall be expelled from the society, unless proper provision is made to the satisfaction of the Insurance Commissioners with respect to any members of the branch who are insured persons.

The expulsion of branches is at present regulated by the same provisions as their secession. See note to subs. (1) *supra*.

(4) This section shall have effect notwithstanding anything contained in any Act regulating the constitution of the society.

"**Any Act.**"—See notes to s. 23 (1) and the previous notes to this section. The effect is not to dispense with any of the requirements of the sections there cited, but to superadd those of this section.

Withdrawal approval.

29.—Where an approved society or a branch of any approved society fails to comply with any of the provisions or requirements of this Part of this Act relating to approved societies, or where such a society or branch or the body of which the society forms a separate section is convicted of any offence under any Act regulating its constitution or under any other Act, the Insurance Commissioners may withdraw their approval, and thereupon the society shall cease to be an approved society and the Insurance Commissioners shall make such provision

as they may consider necessary with respect to members of the society who are insured persons. S. 29

"**Any offence under any Act.**"—See note to s. 27 (1) (*e*) *supra*, and in addition :—

The Industrial and Provident Societies Act, 1893, s. 62.
The Collecting Societies Act, 1896, s. 14.
The Assurance Companies Act, 1909, s. 23.
The Companies Act, 1908, s. 276, &c.
The Trade Union Acts, 1871, ss. 9, 16, 19, 20, and 1876, ss. 2, 15.
The Licensing Act, 1902, s. 28, &c., &c.

"**Any other Act.**"—This includes any statutory offence whatever, but apparently not common law offences.

See Appendix I—1, 8 (1) (*a*), p. 447.

By s. 28 and First Schedule (*c*) of the Act of 1913 [*q.v.* under s. 65 (1) *infra*], the Insurance Commissioners may also make regulations authorising the withdrawal of approval in case of maladministration.

Membership of Approved Societies and Transfer of Members.

30.—(1) Subject to the provisions of this Act, any insured person and any person entitled to become an insured person may apply to an approved society for membership therein. Admission of insured persons to membership in approved societies.

See Appendix V—3 p. 897.

"**Entitled to become.**"—In view of subs. (3) this apparently means a person who, being of opinion that he will become an insured person at the commencement of this Act (s. 115 *infra*) wishes to apply for membership before that date, but strictly a person cannot until then be entitled to become insured.

"**Apply.**"—For a model form of application. See Appendix V, p. 897.

An application filled in by the Society's agent and signed by the applicant binds him. (*Biggins* v *Rock & Co.* (1902), 1 K.B. 516.)

"**Membership.**"—*i.e.* for the purposes of the Act (s. 79 *infra*).

(2) An approved society shall be entitled, in accordance with its rules, to admit or reject any such applicant, or to expel any of its members being insured persons: Provided that no such application shall be refused solely on the ground of the age of the applicant.

"**Admit or reject.**"—The terms on which this may be done are required by the various Acts, under which societies may be registered, to be defined in the rules, but are not otherwise prescribed. See Appendix V, pp. 863, 876.

S. 30 (2) —

"**Expel.**"—This must also be regulated by the rules, and may validly be imposed in a voluntary society as a consequence of non-payment of subscriptions (*Catt* v *Wood*, 102, L.T.N.S. 614). See, however, s. 79 *infra*, and cf. s. 10 (1). But it is doubtful whether those sections deprive a society of the right to expel members who are in arrears. Disputes arising out of it are at present settled in accordance with the Friendly Societies Act, 1896, s. 68, or the Collecting Societies Act, 1896, s. 7; see, however, s. 67 *infra*. A member can only be expelled in accordance with the rules; see Appendix V. p. 876.

"**The age of the applicant.**"—This is at present a common ground of rejection; see Model Rules for Friendly Societies, issued by the Central Registry Office, Rules 7 and 8. Sex, occupation, and residence are also grounds of exclusion suggested in those Model Rules, and apparently may continue to be adopted in "approved societies." A purely voluntary society, of course, cannot afford to accept members past middle age, but under the Act the loss due to this is compensated by a "reserve value" (s. 55). Minors of any age may (subject to rules) be members of Friendly Societies (Act of 1908, s. 2); but persons under 16 cannot be members of Industrial and Provident Societies (Act of 1893, s. 32), or insured under this Act, s. 1 (1). Persons over 65 at the commencement of the Act (s. 49) or on first becoming insured [s. 4 (4)] may nevertheless be rejected on the ground of age, not being insured persons.

"**Solely.**"—Apparently age coupled with some other ground would be permitted, even if age were the real determining factor.

(3) This section shall come into operation on the passing of this Act.

See note to subs. (1) *supra*.

Transfer from one approved society to another.

31.—(1) If an insured person, being a member of an approved society, ceases to be a member of that society, whether voluntarily or by expulsion, and becomes a member of another approved society, there shall be transferred to such other society in respect of such person a sum representing the liability under this Part of this Act of the first-mentioned society in respect of him (in this Act called "transfer value") calculated in accordance with tables to be prepared by the Insurance Commissioners:

Provided that such transfer value shall not be so transferred in any case where the first-mentioned

society proves that the insured person voluntarily ceased to be a member of that society without the consent of the society, and that that consent was not unreasonably withheld. S. 31 (1)

"**Ceases . . . voluntarily.**"—Except where a whole branch secedes [as to which see s. 28 (1) *supra*] voluntary withdrawal is not regulated by the Friendly Societies Act, 1896, but it is one of the matters required to be dealt with by the rules of a society under the Industrial and Provident Societies Act, 1893 (Second Schedule, 9).

"**By expulsion.**"—As to branches, see s. 28 (3), and as to individuals, s. 30 (3) *supra*.

"**Becomes a member of another approved society.**"—For a similar provision with regard to such a man who becomes a "deposit contributor," see s. 43 (1) (*a*) *infra*.

"**Representing the Liability.**"—Obviously, the actual liability varies from man to man according to health and constitution. The tables prepared under this section, however, give a uniform transfer value for all men of one age, though, in the case of women, different transfer values are calculated for married and single employed contributors. Probably, the simple age basis is the only practicable one for these tables, and a person who is disabled and for whom, therefore, an adequate transfer value is provided by these tables, must remain in the society of which he has been a member. In the case of dissolution of a society and the consequent compulsory transfer of disabled members, it is clear that some provision for a special transfer value must be made. See Appendix IV—7, p. 844, *post*.

"**Transfer value.**"—At the moment of entry into insurance (within twelve months of the commencement of the Act), this is the same as "reserve value" [see s. 55 (1) *infra*], but, whereas the latter is constant the former varies as time goes on. As to transfer values where the transfer is from England, Scotland, Ireland, or Wales to another of those countries see note to s. 83 (3) *infra*, and Appendix I—1, 13 (*d*), p. 449.

(2) This section shall apply to transfers from one branch of an approved society to another branch of the same or any society in like manner as it applies to transfers from one society to another society. Transfers to foreign and colonial societies.

32.—(1) If an insured person ceases to be permanently resident in the United Kingdom and becomes a member of any society or institution established in a British possession or foreign country, of a kind similar to an approved society,

S. 32 (1) which is approved by the Insurance Commissioners, or of any branch established outside the United Kingdom of an approved society, the transfer value of such person, or, in the case of a deposit contributor, the amount standing to his credit in the Post Office fund, shall be paid to such society or institution or branch; but no such payment shall be made, unless the Insurance Commissioners are satisfied that the society, institution, or branch in question gives corresponding rights to any of its members becoming resident in the United Kingdom.

See Appendix I—1, 15 (*a*), p. 450.

"**Ceases to be permanently resident in the United Kingdom.**"—Cf. the first Schedule, Part I. (*b*) at p. 11 under s. 1 (2) and s. 8 (4) at p. 168 *supra* and notes. In spite of the ambiguity of language this must mean "becomes permanently resident elsewhere."

This section throws some light on the territorial application of the Statute. It is a recognised principle that *leges extra territorium non obligant* a Statute of the United Kingdom applies only to the United Kingdom, except in so far as a contrary intention appears in the Statute (*Rose* v. *Hinely*, *Crouch*, 244, 1). This principle has been applied by the Courts to the Workmen's Compensation Act, 1906, for instance (*Schwartz* v. *India Rubber, etc., Co.*, 27 T.L.R. 331). But s. 8 (*a*) of this Act clearly expresses a limited intention of application to persons "temporarily or permanently resident outside the United Kingdom." The question, therefore, arises, how far does the Act apply abroad; when does a person cease to become an insured person? The answer would seem to be: At the point where ss. 32 and 33, which provide for a surrender value, become applicable; that is to say, when "he ceases to be permanently resident" here. But what these words mean is not too clear. It is submitted that it means emigration in the ordinary sense—leaving the United Kingdom, without the intention of again becoming permanently resident; intending to make a home elsewhere. This stage is reached before that of a change of domicile, which does not arise until the new home is made.

"**British possession.**"—"Any part of H.M. dominions exclusive of the United Kingdom" (Interpretation Act, 1889, s. 18), and therefore inclusive of the Channel Islands and the Isle of Man. [See s. 8 (4) proviso].

"**Branch established outside the United Kingdom.**"—The Friendly Societies Act, 1896, extends to the Isle of Man and the Channel Islands; the Industrial and Provident Societies Act, 1893, only to the latter Islands, and branches established outside the

British Islands are not regulated by those Acts. The Trade Union and Companies Acts do not extend beyond the United Kingdom. S. 32 (1)

"**Transfer value.**"—S. 31 *supra.*

"**Deposit contributor . . . Post Office fund.**"—Ss. 42–3 *infra*, but note that the provisions of s. 43 (2) apparently do not apply to this case.

"**Shall be paid.**"—*i.e.*, in cash, not merely credited, as in the case of ociety in the United Kingdom.

"**Gives corresponding rights.**"—There ar existing arrangements in force in some of the affiliated orders fo transfer value of members going from one lodge to another, includi g those in British possessions and the U.S.A. ; see, *e.g.*, Rule 92 (*b*) of the Manchester Unity of Oddfellows.

(2) Where an arrangement has been made with the Government of any British possession or with the Government of any foreign State, whereby insured persons may be transferred to a society or institution established in the British possession or foreign State similar to an approved society or the Post Office fund, and members of any such society or institution may be transferred to approved societies or to the Post Office fund, it shall be lawful for the Insurance Commissioners to make such arrangements as may be necessary for any such transfer as aforesaid, and for the determination of the amount to be transferred in any such case, and of the rights to which any person transferred is to be entitled ; so, however, that nothing in this section shall affect the rights of a society under this Part of this Act to refuse applications for membership.

"**The rights . . . to refuse membership.**"—See s. 30 (2) *supra.* See also Appendix I—1, 15 (*b*), p. 451.

Transfer values of emigrants who remain members of approved societies.

33. If a person who has for not less than five years been a member of an approved society for the purposes of this Part of this Act has ceased permanently to reside in the United Kingdom, and does not join such a society, branch, or institution

S. 33

as is in the last foregoing section mentioned, and the approved society is willing to permit him to remain a member of the society and to become entitled to benefits independently of this Act, the society may, subject to regulations by the Insurance Commissioners, transfer from the account of the society under this Part of this Act to the credit of the society independently of this Act such sum as would have been transferred to the Post Office fund had the member ceased to be a member of the society and become a deposit contributor, and so much of any reserve value which may have been credited to the society in respect of him as would in such a case have been cancelled shall be cancelled.

See Appendix I—1, 15 (*c*), p. 451.

"**Transfer from the account . . . independently of this Act.**"—There are other cases similar in character to this, to which, however, this section does not apply. See, *e.g.*, the First Schedule, Part II (*g*) and the proviso to s. 1 (3) *supra*.

"**Become a deposit contributor.**"—See s. 43 (1) (*a*) *infra*.

Prohibition against double insurance.

34.—A person shall not be or attempt to become a member for the purposes of this Part of this Act of more than one approved society at the same time, or, being a deposit contributor, to become at the same time a member for the purposes of this Part of this Act of an approved society, but nothing in this Act shall prevent any person who is a member of an approved society under this Part of this Act becoming a member of the same or any other society independently of this Act, or prevent a deposit contributor becoming a member of any society independently of this Act, or affect the right of an approved society to reject or expel from membership any person not being an insured

person, or the rights or liabilities of an approved society or of any member thereof arising otherwise than under this Part of this Act; and, subject to the provisions of this Part of this Act, all rules made by a society which becomes an approved society or any branch thereof shall remain and be of the same force and effect as though this Act had not been passed. S. 84

"**Member for the purposes of the Act.**"—The marginal note: "Prohibition against double insurance:" makes it clear (see *Nicholson* v. *Fields*, 31 L.J., Ex. 233; *Bushall* v. *Hammond*, 73 L.J. K.B. 1005) that this does not apply to honorary membership for the purposes of s. 23, even though such membership confers powers of taking part in the government of the society.

"**Subject to the provisions of this Part of this Act.**"—Especially ss. 14, 24, 25 and 27 *supra*, and 72 and 73 *infra*.

Accounts: Valuations: Surplus and Deficit.

35.—(1) Every approved society and every branch of an approved society must— Approved societies to keep proper accounts.

(*a*) Keep its books and accounts under this Part of this Act separate from all other books and accounts of the society or branch, and in such form as may be prescribed by the Insurance Commissioners, and, when required, submit them to audit by auditors to be appointed by the Treasury;

As to accounts of branches, cf. s. 27 (1) (*d*). The keeping of separate accounts for each fund must already be provided for by the rules [F.S.A., 1896, First Schedule (10)]. See Appendices I—1, 9 (*a*) p. 447, II—18, p. 652 and V, pp. 883, 895.

"**Audit.**"—Annual audit is required by the F.S.A., 1896, s. 20. It is the duty of an auditor not only to check each item in the accounts with the vouchers, but also to ascertain whether the payments represented by the vouchers are authorised by law and by the rules, or whether they are in any way illegal or improper. (*Thomas* v. *Devonport Corporation*, 1900, 1 Q.B., 16).

"**Prescribed.**"—See the regulations (*post* p. 652).

"**Appointed**" and paid [s. 57 (3) *infra*]; public auditors are at present appointed by the Treasury under s. 30 of the F.S.A., 1896, but societies need not employ them, and must pay them if they do.

S. 85 (1) (b) — (b) Submit to have its assets and liabilities under this Part of this Act valued in accordance with the provisions of this Part of this Act;

See s. 36 and Appendix V, p. 885. A quinquennial valuation is at present provided for, though not in all cases compulsorily, by the F.S.A., 1896, s. 28.

(c) In the event of a surplus or deficiency being shown upon any such valuation, comply with the provisions relating to surpluses and deficiencies hereinafter contained;

"**Surpluses.**"—See ss. 37, 39, and 83 (3) *infra.*

"**Deficiencies.**"—See ss. 38, 39, and 83 (3) *infra.*

(d) Render such returns as the Insurance Commissioners may require.

As to the annual returns at present required see the F.S.A., 1896, s. 27; and for the return which may be substituted for valuation, cf. s. 28 (1) (b), (3), of that Act.

(2) Regulations made under this section shall provide for a separate account being kept showing the amount expended on administration, and for limiting the amount which may be carried to that account out of the contributions under this Part of this Act, and for requiring any deficiency in such account (if not otherwise defrayed) to be met forthwith by a special levy.

"**Separate account.**"—See note to subs. (1) (a) *supra.* It will not be necessary or possible under this Act to keep (as is now required) the contributions in respect of each benefit in a separate fund, but it will be highly desirable to keep a separate account of the expenditure on each. This is now required by the First Schedule 10 (ii) of the Accounts Regulations, p. 653. See also Appendix II—19, p. 656.

"**Limiting the amount.**"—The amount allowed in the actuarial estimate (Cd. 5, 983) was 3*s.* 8*d.* per member per annum (allowing for arrears), or ·92*d.* per week. See the Accounts Regulations, First Schedule 10 (iii), p. 654. It will be noted that those regulations do not in terms limit the amount to be credited out of contributions, but the amount to be credited out of the contribution account, which includes [*ibid.* art. 10 (i) (c)] the State grant in respect of administration, and

amounts to 3*s.* 6*d.* per annum. To this must be added 1½*d.* for administration of Insurance Committees under s. 61 (1), and an unascertained charge for administration of medical benefit under s. 15 (*c*), so that the prescribed maximum somewhat exceeds the estimate. S. 85 (2)

"**If not otherwise defrayed**," *e.g.*, by fines [s. 14 (*a*) *supra*], or by contributions independent of this Act [s. 34 *supra* and (4) *infra*].

"**Special levy**."—Cf. s. 38 *infra*, but note that the method of enforcing payment through the employer [s. 38 (1) (*c*)] will not be available in this case. Probably also it will not be possible to take into account arrears of such a levy under s. 10, because the effect would really be to charge the amount against benefits.

(3) The provisions of this Part of this Act relating to accounts, audit valuation and returns shall, as respects the transactions of any approved society or branch thereof under this Part of this Act, be substituted for such of the provisions of any Act regulating the constitution of the society or branch as deal with the like matters.

"**Accounts**."—See the Friendly Societies Act, 1896, ss. 2 (2), 9 (2), 29, 40, 55, First Schedule (5), (7), (10).
The Industrial and Provident Societies Act, 1893, ss. 13, 16, 17, 18, 48.
The Shop Clubs Act, 1902, s. 3, Schedule (v), (vii), (ix).
The Trade Union Act, 1871, ss. 11, 14 (1), First Schedule (5), (6).

"**Audit**."—See the Friendly Societies Act, 1896, ss. 26, 30, 39. "Conditions for Public Auditors," issued by the Registrar.
The Collecting Societies Act, 1896, s. 5 (2).
The Industrial and Provident Societies Act, 1893, ss. 10 (1), 13, 16, 72, Second Schedule (8).
The Shop Clubs Act, 1902, s. 3, Schedule (v).
The Trade Union Act, 1871, ss. 11, 14 (1), First Schedule (5).

"**Valuation**."—See the Friendly Societies Act, 1896, ss. 2 (2), 9 (2), 28, 29, 30, 98 (3), First Schedule (11). "Instructions to Public Valuers," issued by the Registrar. The Shop Clubs Act, 1902, s. 3, Schedule (x)

"**Returns**."—See the Friendly Societies Act, 1896, ss. 2 (3), 9 (2), 27, 39, 52 (7), 84 (*a*), (*c*), 98 (3), First Schedule (6).
The Collecting Societies Act, 1896, s. 5 (2).
The Licensing Act, 1902, s. 25 (3).
The Industrial and Provident Societies Act, 1893, ss. 14, 15, 20, 62 (1), (3).
The Shop Clubs Act, 1902, s. 3, Schedule (vi).
The Trade Union Act, 1871, s. 16.

S. 85 (3) **"The provisions of any Act."**—See the above notes; the effect is also to supersede the existing rules with regard to these matters, since the rules are required by statute to deal with them.

The existing Acts and rules will continue to apply to transactions outside this Act, *i.e.*, those relating to members who are not "insured persons" within s. 1, or within ss. 46 or 49, and those dealt with in s. 34; one effect will be that societies transacting both classes of business will have to be valued triennially under this Act [s. 36 (1)], and quinquennially under some of the other Acts, *e.g.*, the F.S.A., 1896, s. 28.

(4) In the case of a society or branch transacting other business besides that of insurance business under this Part of this Act, all funds and credits of the society or branch under this Part of this Act shall be as absolutely the security of the members for the purposes of this Part of this Act as if they belonged to a society or branch carrying on no other business than such insurance business, and shall not be liable for any contracts of the society or branch for which they would not have been liable had the business of the society or branch been only that of such insurance, and shall not be applied directly or indirectly for any purposes other than those of insurance business under this Part of this Act.

Where a separate section of a society has been established and such separate section is an approved society under this Part of this Act, the expression "society" in this subsection means the society of which the separate section has been established and not the separate section.

"Other business."—Whether business similar to, but independent of, that transacted under this Act, or business of an entirely different character. Since, in the case of a "separate section," "society" here means the parent society, the other business would include trading for profit in any manner whatever. Where the society is a trade union or a separate section of a trade union, this subsection prevents the application of any funds under this Part of the Act to the purposes of a strike. It appears to follow that, although a trade union, whose objects are in restraint of trade, cannot in general be sued by a member for benefits, it could if it became approved be sued for those provided by the Act,

or to enforce an award under s. 67 hereof. (*Russell* v. *Amalgamated Society of Carpenters and Joiners*, 1910, 1 K. B. 506, at pp. 523 and 528, 28 T. L. R. 276 at p. 278; but see *Thomas* v. *Portsmouth A, &c.*, 28 T. L. R. 372). The Commissioners can in the last resort enforce their own award by withdrawing approval under s. 29. S. 35 (4)

"**Shall not be liable for any contracts.**"—*Sed quære* as to contracts for acquiring new offices, rebuilding old ones, employing servants, &c., for the purpose of mixed private and statutory business. Can the builder or secretary who has got judgment against the society enforce it against the insurance monies of the society either in the hands of the trustees or of the Commissioners? The matter is by no means clear. The money is, apparently, the property of the society, though the Act nowhere states definitely whose property it is; but is affected by certain statutory trusts; and the Commissioners at least would seem to be entitled to say "we can make no payment out of the National Health Insurance Fund except for the purposes set out in s. 54 (1) of the Act, and s. 56 (1) (*b*) thereof. The society would seem to be somewhat in the position of *a cestui que truste* of settled property with a restraint on anticipation.

"**Shall not be applied . . . this Part of this Act.**"—In particular, a society is prohibited by these words from charging to administration account [subs. (2) *supra*] any expenses incurred in connection with other business.

"**Separate section.**"—S. 23 (1) *supra*.

See Appendix III—A, 1, 2, p. 802.

Valuation of approved societies.

36.—(1) A valuation of the assets and liabilities arising under this Part of this Act of every approved society and of every branch of an approved society shall be made by a valuer, to be appointed by or with the approval of the Treasury, at the expiration of every three years dating from the commencement of this Act, or at such other times as the Insurance Commissioners appoint; the times so appointed may be at shorter or longer intervals than three years and at regular or irregular intervals, and may apply to all approved societies or any particular society or societies.

"**Liabilities arising under this Part of this Act.**"—Including, after the first valuation which shows a disposable surplus, liabilities under any scheme for additional benefits [see s. 37, especially (1) (*d*)], but not under a scheme made in virtue of s. 72 *infra*.

"**A valuer to be appointed by . . . the Treasury.**"—If the Treasury appoint, they must pay [s. 57 (3)]. Public valuers are already appointed by the Treasury under the Friendly Societies Act, 1896, s. 30. See the "Instructions to Public Valuers," issued by the

S. 36 (1) — Registrar of Friendly Societies. In this Act a "valuer" means "a person possessing such actuarial qualifications as may be approved by the Treasury" (s. 79 *infra*).

"**The commencement of this Act.**"—See s. 115 *infra*, and note to s. 5 (i) (*a*) *supra*.

(2) Every such valuation shall be made on such basis as may be prescribed.

"**Basis.**"—It appears from s. 63 (4) *infra* that the Insurance Commissioners are to prepare tables showing the average expectation of sickness for the purpose of valuations. They will also prescribe the rate of interest to be assumed for that purpose. See Appendix I—1, 9 (*b*), p. 448.

Surplus. **37.**—(1) If upon any such valuation a surplus (certified by the valuer to be disposable) is found, the following provisions shall apply :—

(*a*) If the society is not a society with branches, the society may submit to the Insurance Commissioners a scheme for distributing out of such surplus any one or more additional benefits among insured persons who are members thereof for the purposes of this Part of this Act and, upon any such scheme being sanctioned by the Insurance Commissioners, the society may distribute such additional benefit or benefits in accordance with the provisions thereof :

"**Society with branches.**"—See ss. 27 *supra* and 40 and 79 *infra*.

"**May submit.**"—See note to (*b*) *infra*.

"**Additional benefits.**"—See the Fourth Schedule, Part II, under s. 8 (1) (*f*) *supra*. See also Appendix I—1, 9 (i), p. 448.

(*b*) If the society is a society with branches, any surplus in the central fund of the society, including any surplus transferred from the

branches to the society under the provisions of this section, shall, subject to the provisions of the next succeeding section of this Act, be applied in the first instance towards making good any deficiency shown by any of its branches; and the society may distribute the balance of the surplus, after making good deficiencies as aforesaid, amongst such of its branches as have a surplus in proportion to the amounts of such surpluses, and the sum so apportioned to a branch shall be treated as an addition to the disposable surplus of that branch: S. 87 (1) (b)

"**The provisions of the next succeeding section.**"—S. 38, especially (1) (*a*).

"**Towards making good any deficiency.**"—In the unlikely event of the surplus being insufficient to make good three-quarters of the deficiencies in all the branches which have a deficiency, it is apparently left to the discretion of the central body on what basis the sum available is to be distributed.

"**May distribute.**"—This is not one of the cases in which "may" can be equivalent to "must"; the central body can therefore carry forward any part of such surplus to the next valuation, against the wishes of some of its branches.

(*c*) If, on the valuation of a branch of an approved society, a surplus is shown in respect of such branch, there shall be transferred to the central body or other central authority of the society of which it is a branch one-third of the surplus, and the branch may, with the approval of the society, submit to the Insurance Commissioners a scheme for distributing out of the remaining two-thirds of such surplus, together with any such addition as aforesaid, any one or

S. 87 (1) (c)

more additional benefits, and, upon any such scheme being sanctioned by the Insurance Commissioners, the branch may distribute such additional benefit or benefits in accordance with the provisions thereof:

"**Transferred to the central body.**"—To make good the deficiencies, if any, of other branches.

"**Any such addition as aforesaid.**"—*i.e.*, any part of the central surplus and of the one-third so transferred which is distributed by the central body under (*b*).

"**Additional benefits.**"—See s. 8 (1) (*f*) and the Fourth Schedule, Part II, *supra*.

(*d*) If, at any time after a scheme submitted by a society or branch has been so sanctioned as aforesaid, there is found to be a deficiency in the funds of the society or branch, no additional benefits shall be distributed under the scheme until such deficiency is extinguished and a surplus shown.

"**Of the society or branch.**"—This probably does not mean, in the case of a society with branches, that a scheme sanctioned in connection with a branch is to be suspended because there is a deficiency in some other branch or branches; "the society" refers only to a society without branches [(*a*) *supra*].

(2) A scheme made under this section may prescribe the conditions to be complied with as respects any additional benefit conferred by the scheme, and every such scheme shall so far as practicable provide for the reduction, suspension, or deprivation of the additional benefits conferred by the scheme in the case of members who are in arrears, and may make a corresponding reduction in the amount to which such members are to be

deemed to be in arrears for the purpose of reckoning the rate of sickness benefit. S. 37 (2)

"**In arrears.**"—See s. 10 *supra.*

"**Corresponding reduction.**"—*i.e.*, the member in arrears is to be credited with the value of the additional benefits to which he would otherwise be entitled, as if it were paid off his arrears under s. 10 (5); but the whole of the provisions of that subs. are not applicable to such a case.

(3) No surplus and no part of any surplus shall be applied for the purpose of paying any benefits payable on death or any benefits other than one or more of the additional benefits specified in Part II of the Fourth Schedule to this Act.

38.—(1) If upon any such valuation a deficiency is found, the following provisions shall apply :— Deficit.

(*a*) If the deficiency is shown by a branch of an approved society, three-quarters, or, if the society thinks fit, the whole thereof, shall, in the first place, so far as possible, be made good out of any surplus available for that purpose in the hands of the central body or other central authority of the society :

Provided that the society may, if it is satisfied that the deficiency is due to any maladministration on the part of the branch in question, with the consent of the Insurance Commissioners, refuse to make good any part of the deficiency out of such surplus :

"**Surplus in the hands of the central body.**"—See s. 37 (1) (*b*) and (*c*) *supra.*

"**Maladministration.**"—As to misappropriation by branch officers see s. 26 (2) *supra*; but the maladministration here referred to would be principally the allowance of unjustifiable claims by members (see s. 71).

S. 38 (1) (a) "**Refuse to make good.**"—In which case a scheme would have to be made under the next s.-s.

(*b*) Subject as aforesaid, every deficiency shall be made good in accordance with a scheme for that purpose to be prepared by the society, or, in the case of a deficiency in a branch, by the branch subject to the approval of the society, and submitted to the Insurance Commissioners for their sanction; such a scheme shall provide for making good the deficiency, within a period of three years from the date at which the valuation was made, in any one or more of the following ways:—

"**Every deficiency.**"—*i.e.*, the whole deficiency in the case of a society without branches, and in the case of a branch such part of it as the society does not make good. See Appendix I—1, 9 (ii), p. 448.

(i) By a compulsory levy, by way of increase of the weekly rate of contributions, upon members of the society or branch being insured persons;

See (*c*) and (*d*) *infra.*

(ii) By reducing the rate of sickness benefit either for the whole period during which sickness benefit is payable or for any part thereof;

(iii) By deferring the day as from which sickness benefit becomes payable;

Cf. the Fifth Schedule, under s. 10 (2) *supra.*

(iv) By reducing the period during which sickness benefit is payable;

S. 8 (1) (*c*) *supra*; disablement benefit (*d*) would, nevertheless, begin to be payable at the termination of that period.

(v) By increasing the period which is required by this Part of this Act to elapse between two periods of disease or disablement to prevent the one being treated as a continuation of the other; S. 38 (1) (v)

See s. 8 (5) *supra.*

(vi) By any other method approved by the Insurance Commissioners,

and, on the sanction of the Insurance Commissioners being given to the scheme, the society or branch shall proceed to make good the deficiency in accordance therewith :

(*c*) Payment of the amount of any compulsory levy made in accordance with a scheme sanctioned under this section may be enforced in such manner as may be provided by the rules of the society or branch ; and, where those rules so provide, it shall be lawful for the society or branch in the case of any member to enforce payment of the amount of the levy by giving notice in the prescribed manner to the employer of such member requiring him to pay the amount of the levy, and, upon such notice being given, such amount shall be payable as if it were part of the contribution to be paid by the employer on behalf of the member, and all the provisions of this Part of this Act relating to the payment of such contributions and the recovery thereof from members shall apply accordingly :

"**Where those rules so provide.**"—If the original rules do not so provide, an amendment (if the original rules give power of amend-

S. 88 (1) (c) — ment) may be passed for the purpose, and on registration will be binding on all members, and branches (see the Friendly Societies Act, 1896, s. 13 (1), and *Gutberlet* v. *Woolgar* R.C.R. (1898), 32; *Smith* v. *Galloway*, 1898, 1 Q.B. 71) unless a policy or other secondary contract has been entered into.

"**All the provisions . . . shall apply accordingly.**"—See s. 4, the Second and Third Schedules, and s. 7 *supra*, and ss. 69, 70 and 110 *infra*: the levy would of course be recoverable by the employer from the member. This provision can only apply to "employed contributors." Apart from it there is no means of recovering the levy from members of societies or branches registered under the Friendly Societies Act, 1896 (see s. 23), or under the Trade Union Act, 1871 (see s. 4 (2)). Where the levy is not in any way recoverable the only effect will be that the members will be in arrears and may be dealt with according to the rules.

(*d*) If a member chargeable with a levy falls into arrears, his arrears shall reckon as though the total sum thereof, inclusive of the levy, consisted of the contributions payable by or in respect of him had no levy been made:

See s. 10 (7) *supra*; subject to regulations to be made under that section the effect appears to be that the total sum, or if the society should excuse payment of the employer's contribution under s. 10 (6), which is unlikely under the circumstances, then the remainder, is to be divided by the amount of the weekly contribution payable by or in respect of him apart from the levy, the quotient being treated as the number of weeks for which the member is in arrear.

(*e*) If within six months after the declaration of a deficiency, or, where an inquiry as to excessive sickness is pending under this Part of this Act, such longer period as the Insurance Commissioners determine, such scheme as aforesaid has not been submitted to and sanctioned by the Insurance Commissioners, or if at any time thereafter it appears to the Insurance Commissioners that the society or branch to which the scheme relates is not enforcing the provisions of the scheme, the

Insurance Commissioners may take over the administration of the affairs of the society or branch under this Part of this Act, and shall as soon as possible thereafter take such steps as they may think necessary to make good the deficiency by any or all of the methods mentioned in paragraph (*b*) of this section, and for that purpose they shall be entitled to exercise all or any of the powers given to the society or branch by this Part of this Act: S. 38 (1) (*e*)

"**Excessive sickness.**"—See s. 63 *infra.*

"**Submitted to and sanctioned by.**"—Strictly the effect of these words is that by refraining from sanctioning a scheme submitted to them, the Commissioners can give themselves power to take over the affairs of the society, but no doubt this will not occur.

(*f*) The Insurance Commissioners after taking over the administration of the affairs of any society or branch shall within a reasonable time, not exceeding three years, make arrangements for the restoration to the society or branch of its powers of self-government or, failing that, for the transfer of the members of the society or branch, being insured persons, to other approved societies or branches or to the Post Office fund:

"**Transfer . . . societies or branches.**"—See s. 31 *supra.*

"**Or to the Post Office Fund.**"—See s. 43 (1) (*a*) *infra.*

(*g*) Any question or dispute arising between the Insurance Commissioners and the society or branch in respect of the amount of the deficiency, or as to the adequacy of any

S. 38 (1) (g) scheme proposed for making it good, shall be submitted to an independent valuer to be appointed by the Lord Chief Justice, and such valuer shall, subject to the provisions of this Act and of the regulations thereunder, act, so far as practicable, on his own knowledge and experience, and shall have power to determine how and by what parties the costs of proceedings, including his own remuneration, not exceeding such amount as the Treasury may prescribe, are to be defrayed, and his decision shall be final and conclusive :

"**The amount of the deficiency.**"—Practically this is an appeal from the valuer to be appointed by the Treasury under s. 36 (1) *supra*, although the "independent" valuer would not be entitled to find that there was no deficiency.

"**Independent valuer.**"—Who must nevertheless be a "person possessing such actuarial qualifications as may be approved by the Treasury" (s. 79).

"**Subject to . . . regulations thereunder.**"—He will therefore be bound by the Tables prepared by the Commissioners for the purpose of valuation [ss. 36 (1) and 63 (4)].

"**Final and conclusive.**"—Although he is a valuer, it seems a dispute is to be submitted to him, not only on a question of amount, but also as to the adequacy of a scheme. It is, therefore, open to question whether he is not really an arbitrator, and as such bound to state a case, if required, on a question of law, such as the application of the provisions of this Act and of the regulations thereunder. See note to s. 63 (5) *infra*.

(*h*) A scheme made under this section shall not affect any person who becomes a member of the society or branch after the date as at which the valuation was made, or any member over seventy years of age :

"**Over seventy.**"—See ss. 4 (3), 5 (2), and 8 (3) *supra*.

(*i*) Any insured person who, having been a member of the society or branch at the date

as at which the valuation disclosing the deficiency was made, is transferred to another society or to another branch of the same or any other society before the deficiency is made good, shall be liable to any levy or reduction of benefits which has been or may be made in respect of such deficiency in like manner in all respects as if he had not ceased to be a member, and if the transfer took place before the scheme imposing the levy or reduction of benefits was sanctioned, such adjustment in the amount of any transfer value paid in respect of him shall be made as the circumstances require. S. 38 (1) (i)

"**Transferred to another society.**"—See ss. 31–3 *supra*. If he becomes a "deposit contributor" [see ss. 42, 43 (1) *infra*], or drops out of insurance altogether, apparently he will escape the liabilities of this section.

(2) Any member liable to a levy payable at intervals may relieve himself of the liability thereto, and a member subject to a diminution of benefits by virtue of any such scheme may, with the consent of the society or branch, acquire a right to undiminished benefits on payment to the Insurance Commissioners of the capitalised value of the levy or diminution of benefits, as the case may be, ascertained in the prescribed manner.

Cf. s. 9 (4) *supra*, and Appendix I—1, 9 (*c*) p. 448.

39.—(1) Subject to the provisions of this section all approved societies which at the date of any valuation have less than five thousand insured persons as members for the purposes of this Part of this Act shall, for the purposes of the valuation— Pooling arrangements in the case of small societies.

S. 39 (1) (a)

(a) if they have joined an association formed under this section, be associated with the other societies in the same association; and

(b) if they have not joined any such association, be grouped together according to the localities in which they carry on business.

Provisions as to associations.

18. An approved society may join and remain in an association for the purposes of section thirty-nine of the principal Act notwithstanding that the number of its members for the purposes of Part I thereof is less than fifty or more than five thousand, and, in calculating for the purposes of that section the number of persons who are such members, no account shall be taken of members who by reason of marriage are suspended from receiving ordinary benefits and are not special voluntary contributors or who are not insured persons.

"**Subject to the provisions.**"—See subs. (7) *infra*.

"**Date of any valuation.**"—See s. 36 (1) *supra*.

"**Five thousand insured persons.**"—In arriving at this number it will be necessary to exclude (*a*) honorary members [see the proviso to s. 23 (1)]; (*b*) persons who are insured independently of this Act; and probably also (*c*) persons who are insured under this Act, but have elected to receive their benefits under this Act through some organisation other than the society in question. This is probably the intention, though the words are clearly capable of the opposite interpretation [see s. 1 (1) *supra*].

"**For the purposes of valuation.**"—The management will in other respects be left entirely to the society itself, and the rules of such societies need not be uniform. See subs. (8).

"**An association.**"—See subss. (2), (4).

"**Grouped.**"—See subss. (3), (4).

"**Localities.**"—See subs. (5).

(2) Any such societies may, with the consent of the Insurance Commissioners, form for the purposes

of this section an association with a central financial committee, provided that the aggregate number of insured persons who are members of the associated societies is not less than five thousand, and the conditions on which a society shall be entitled or allowed to join, or having joined to secede from, an association, shall be such as may be prescribed. S. 39 (2)

See Appendix I—1, 16 (*c*) p. 452.

"**Any such societies.**"—Irrespective of locality. The societies referred to must be those mentioned in subs. (1) which have less than 5,000 insured members at the date of any valuation; but it is clearly contemplated [subs. (1) (*a*)] that the association shall be formed before the valuation. The difficulty is to see how a society can then know whether it will have 5,000 members at the date of the valuation or not, and what is to happen if a society has less than 5,000 members on joining, but exceeds that number before the date of the valuation. Presumably, that would be a good and necessary ground for secession from the association; but what if the result is to leave the association with less than 5,000 members? These questions can only be solved by regulation.

"**Central financial committee.**"—See subss. (4), (8).

"**Not less than five thousand.**"—See note to subs. (1) *supra*.

"**Secede from.**"—Cf. s. 28 *supra*.

(3) Any such society which has not joined any such association as aforesaid, and which carries on business in any county or county borough, shall, for the purposes of this section, be grouped with the other unassociated societies carrying on business in the same county or county borough.

"**Carries on business.**"—See subs. (5).

"**Other unassociated societies.**"—*i.e.*, with less than 5,000 members, as provided in subs. (1) *supra*. Under what management is not here specified, but from the next two subss., it appears that the Insurance Committee is to manage the group.

(4) The provisions of this Part of this Act as to the application of surpluses of branches of societies with branches shall apply to such associated and grouped societies as if all the societies in any

S. 89 (4) association or group were branches of a single society, subject to the following modifications :—

"**The provisions.**"—See ss. 37 (1) (*b*) and (*c*), and 38 (1) (*a*). Apparently this includes a right to carry forward a balance in the central fund instead of returning it to the societies. See note to s. 37 (1) (*b*).

(*a*) A reference to the central financial committee in the case of an association, and to the Insurance Committee for the county or county borough in the case of a group, shall be substituted for the reference to the central authority of the society ;

"**Be substituted.**"—It will also be necessary to substitute "society" for "branch."

(*b*) The approval of the central financial committee or Insurance Committee shall not be required to any scheme prepared by an associated or grouped society for the distribution of any surplus.

"**Scheme.**"—S. 37 (1) (*c*), but it will still be required to a scheme for making good a deficiency [s. 38 (1) (*b*)].

(5) Where an associated or grouped society is a society with branches, the provisions of this Part of this Act relating to surpluses and deficiencies of societies with branches (except those requiring the approval of a society to a scheme prepared by a branch as to the distribution of a surplus or the making good of a deficiency) shall not apply to the society, but each branch shall, for the purposes of this section, be deemed to be a separate society.

"**The provisions . . . deficiencies.**"—Ss. 37, 38.

"**Those requiring the approval.**"—Ss. 37 (1) (*b*) and 38 (1) (*b*)

(6) For the purposes of this section, a society shall be deemed to carry on business only in the county

or county borough in which its registered office or other principal place of business is situate : S. 89 (6)

Provided that where of the insured persons who are members of a grouped society at the date of any valuation more than one hundred or more than one-sixth reside in some county or county borough other than that in which the registered office or other principal place of business is situate, the proper proportion of any surplus or deficiency of the society shall, if application for the purpose is made by any of the Insurance Committees concerned, be apportioned to the Insurance Committee of that other county or county borough, such proportion to be determined, in default of agreement between the Insurance Committees concerned, by the Insurance Commissioners.

"**Registered office.**"—See the F.S.A., 1896, s. 24 (1). Where a society is really a separate section of another society not itself approved, and the separate section is not registered [see the proviso to s. 23 (1)], the registered office of the parent society (see the Industrial and Provident Societies Act, 1893, s. 11, the Companies Act, 1908, s. 62 &c.) will be the office intended here, unless the separate section has some "other principal place of business."

"**Other principal place of business.**"—Either where there is no registered office, if neither the society itself nor the parent society is registered, or where the registered office is not the "principal place of business," which it need not necessarily be [cf. F.S.A., 1896, s. 40, and note to the First Schedule, Part I. (*b*) under s. 1 (2) at p. 11 *supra*].

(7) The Insurance Commissioners may exempt from this section any society consisting of persons entitled to rights in a superannuation or other provident fund established for the benefit of persons employed by one or more employers, if the employer, in addition to the contributions payable by him under this Part of this Act, is responsible for the solvency of the fund, or for the benefits payable

S. 39 (7) thereout, or is liable to pay a substantial part of, or to make substantial contributions to, or substantially to supplement the benefits payable out of the fund, and this section shall not apply to any society to which such an exemption has been granted.

Such a society must comply with the conditions of s. 25 *supra*, in order to be approved. See the notes to that section.

(8) Except so far as relates to the power of refusing to make good any part of a deficiency due to maladministration on the part of any society, nothing in this section shall be construed as conferring on any central financial committee or Insurance Committee any powers of control over the administration of associated or grouped societies.

"**Refusing to make good.**"—See the proviso to s. 38 (1) (*a*).

Special provisions with regard to societies with branches.

40.—(1) Where a society with branches is so organised that the branches in different geographical areas are grouped together for the purposes of this section, the branches in any such area may, if and to such extent as the rules of the society so provide, and if the number of members of the branches being insured persons in the area exceeds five thousand, be treated for the purposes of the provisions of this Part of this Act relating to valuations, surpluses, and deficiencies as if they formed a separate society.

"**Society with branches.**"—See notes to ss. 23 (1) and 27 *supra*, and 79 *infra*.

"**Number of members.**"—This must probably mean "being insured persons," cf. s. 39 (1) *supra*.

"**The provisions.**"—Ss. 36–38. The effect will be that the district (or group) will neither contribute towards the deficiencies, nor benefit from the surpluses, of other districts or of the society as a whole.

(2) The rules of any society with branches may provide for the branches reinsuring with the society their liabilities in respect of any of the benefits under

this Part of this Act, or, if the society is so organised as aforesaid, for such reinsurance either with the society or with the group. S. 40 (2)

Cf. s. 20 *supra*.

(3) Where a society with branches has among its members insured persons who are not members of any branch, and the benefits of such members are administered by the society itself, such members shall be treated for the purposes of this Part of this Act relating to valuations, surpluses, and deficiencies as if they formed a separate branch.

Power to separate men's and women's funds.

41.—Where an approved society, not being a society with branches, has amongst its members both men and women, and the rules of the society so provide, the provisions of this Part of this Act with respect to valuations, surpluses, and deficiencies shall apply to the society as if it were a society consisting of two branches, the one comprising the male members and the other comprising the female members.

"**Not being a society with branches.**"—See notes to s. 23 (1), 27, and 40 *supra*, and 79 *infra*. In a society with branches it will of course be possible for the funds to be separated if some branches consist entirely of male, and others of female, members. But a branch containing both will not be able to separate its funds. In any case each sex will assist the other in the matter of deficiencies. See, however, note on "separate section," p. 118 *supra*.

"**The provisions.**"—Ss. 36–8 *supra*.

Deposit Insurance.

Provisions as to deposit contributors.

42.—Until the first day of January nineteen hundred and fifteen, the following provisions shall apply in the case of insured persons (in this Act referred to as deposit contributors) who have not joined an approved society within the prescribed

S. 42 time, or who, having been members of an approved society, have been expelled or have resigned therefrom and have not, within the prescribed time, joined another approved society :—

"**Until . . . nineteen hundred and fifteen.**" — Before which date it will be necessary for Parliament, with fuller information derived from the working of the scheme, to make other arrangements. In view of the decision of many large societies to accept members for the purposes of the Act without medical examination on admission, it appears to be doubtful whether the number (882,000) estimated by the actuaries will be reached.

"**Have not joined an approved society . . . expelled.**" —See s. 30, and as to expulsion of branches, s. 28 (3) *supra*; presumably this includes dissolution [s. 28 (2)], and withdrawal of approval (s. 29). See also Appendix I—1, 15 (*d*), p. 451.

"**The prescribed time.**"—See Appendix II—20, p. 659. But see Appendix III—A, 3 and 4, p. 803.

"**Joined another approved society.**"—See s. 31 *supra*.

(*a*) Contributions by or in respect of a deposit contributor shall be credited to a special fund to be called the *Deposit Contributors'* fund :

"**Contributions.**"—See s. 4 and the Second Schedule *supra*.

"**The Deposit Contributors' Fund.**"—The name of this fund is changed by s. 36 of 1913 from the Post Office Fund. The whole of this fund, so far as not required to meet current expenses, will be invested in accordance with s. 54 (3) *infra*. In addition to the interest so earned [s. 54 (4)] the fund will be swelled by three-sevenths (or in the case of a woman, one-half) of the sums standing to the credit of deposit contributor who die [see (*f*) *infra*], including (if she dies before her husband), the one-third which an insured woman leaves on marriage, as a deposit for widowhood [s. 44 (4)], or who cease permanently to reside in the United Kingdom [see (*g*) *infra*]. Also by the excess of the amounts standing to the credit of deposit contributors who are transferred to approved societies over the value of their contributions [s. 43 (2) (*a*) *infra*]. There is no provision in the Act as to the disposal of these accretions of value, though they might be used under paragraph (*b*). This will have to be dealt with by Parliament before January 1st, 1915.

(*b*) The sums required for the payment of any sickness, disablement, or maternity benefit payable to a deposit contributor, except so

far as they are payable out of moneys provided by Parliament, shall be paid out of the moneys standing to his credit in the *Deposit Contributors'* fund, and his right to benefits under this Part of this Act shall be suspended on the sums standing to his credit in that fund being exhausted, except that his right to medical benefit and sanatorium benefit shall continue until the expiration of the then current year, and that the Insurance Committee, if it has funds available for the purpose and thinks fit so to do, may allow him to continue to receive medical benefit or sanatorium benefit or both such benefits after the expiration of such year : S. 42 (*b*)

"**Sickness, disablement or maternity benefit.**"—See s. 8 (1) (*c*) (*d*) and (*e*) respectively.

"**Payable out of moneys provided by Parliament.**"—See s. 3 *supra.*

"**Suspended . . . exhausted.**"—The provisions with regard to arrears (s. 10, *supra*), including the right to wipe them out by payment [*ib.* (5)], do not apply to deposit contributors. It appears from s. 79 (*infra*) that an employed deposit contributor, while "temporarily unemployed" as there defined, is strictly not entitled, even if he could or would, to treat himself as a voluntary contributor or otherwise to pay contributions during that time.

"**Medical benefit and sanatorium benefit.**"—See s. 8 (1) (*a*) and (*b*) respectively.

"**The then current year,**" *i.e.*, calendar year.

"**Funds available for the purpose.**"—See s. 15 (6) (7) and (8) as to medical benefit, and ss. 16 (2) and 17 *supra* as to sanatorium benefit, as well as (*d*) and (*e*) and s. 61 (1) and (3) *infra.*

(*c*) Such sum as may be prescribed shall in each year be payable in respect of each deposit contributor towards the expenses incurred

S. 42 (c)

by the Insurance Committee in the administration of benefits:

"**Administration of benefits.**"—See ss. 14 (1), (3), 15, 16, 18 *supra*, and 61 *infra*, and the regulations App. II—21, p. 661. (See also App. III—A, 5 and 6, p. 804.

(*d*) Such sum as the Insurance Committee may, with the consent of the Insurance Commissioners, determine shall in each year be payable in respect of each deposit contributor for the purposes of the cost of medical benefit:

"**The cost of medical benefit.**"—See s. 15 *supra*, and Appendix III—A, and p. 807.

(*e*) The sums payable in respect of a deposit contributor for the purposes of medical benefit and sanatorium benefit, and towards the expenses of administration, shall, except so far as they are payable out of moneys provided by Parliament, be deducted at the commencement of each year from the amount standing to his credit in the *Deposit Contributors'* fund, and if at the commencement of any year the amount so standing to his credit is insufficient to provide such sums, he shall not, unless the Insurance Committee consents, and except subject to such conditions as that committee may impose, be entitled to any benefits during that year:

"**Sanatorium benefit.**"—See s. 16, especially subs. (2) (*a*), *supra*. Since medical and sanatorium benefits are to continue throughout life, this deduction will have to be made after the contributor attains the age of seventy.

"**Out of moneys provided by Parliament,**" *i.e.*, two-ninths in the case of men, and one-quarter in the case of women (s. 3 *supra*); also (in the case of medical and sanatorium benefit) if those funds are

insufficient, the Treasury may contribute one-half of the estimated excess, the other half being paid by the council of the county or county borough; and in the case of sanatorium benefit there is a further Parliamentary grant of 1d. per member [s. 16 (2) (*b*)]. S. 42 (*e*)

"**Unless the Insurance Committee consents.**"—The consent would presumably be given if at any time during the year the credit became sufficient to provide such sums.

"**At the commencement of each year.**"—Deposit contributors of course had nothing to their credit at the commencement of 1912, and the credit at the commencement of 1913 (24 weeks' contributions) was in most cases insufficient to meet the charges in respect of the 18 months' of 1912–13. Provision was therefore made in this case by Orders under s. 78 for quarterly deductions and other supplementary adjustments (*post* App. III—A, 9–24, pp. 809 and *seq.*

(*f*) Upon the death of a deposit contributor, four-sevenths (or in the case of a woman one-half) of the amount standing to his credit in the *Deposit Contributors'* fund shall be paid to his nominee or, in default of a nomination, to the person entitled to receive the sum as if it were money payable on the death of a member of a registered friendly society, and the balance thereof shall be forfeited, and sections fifty-six to sixty-one of the Friendly Societies Act, 1896, as amended by any subsequent enactment, shall, subject to the prescribed adaptations, apply accordingly:

"**Four-sevenths . . . one-half.**"—Being the proportion which the contributor (if an employed contributor) has himself paid: a voluntary contributor has of course paid the whole. The balance goes to the general credit of the Post Office fund [see (*a*) *supra*].

"**Nominee.**"—Nomination must be made by writing under the hand of the nominator, delivered (before his death) at the registered office of the society or branch, or in a book kept there [F.S.A., 1896, s. 56 (1)]; the nominee must not be an officer or servant, including a member of committee (*ib.* s. 106), of the society or branch, unless he be a near relative of the nominator [*ib.* s. 56 (3)]; the nomination may be revoked in the same way as made [*ib.* (4)], and shall be revoked by marriage [*ib.* (5)]. The society is to pay the money to the nominee on satisfactory proof of death [*ib.* s. 57 (1)], which must be by a registrar's certificate in any case where the death is, or ought to be, registered

S. 42 (*f*) [*ib.* s. 61 (1)], except in case of death at sea, or by an accident where the body cannot be found, or where an inquest is pending [*ib.* (2)]. Payment without a certificate is an offence (*ib.* s. 84), though certificates are to be granted at a reduced fee of 1*s.* (*ib.* s. 97); but as the two latter sections not being mentioned in this paragraph it is doubtful whether an Insurance Committee will be subject to either.

"**Or in default . . . registered friendly society.**"—In case of intestacy of a member, the sum standing to his credit may be distributed by the society, without letters of adminstration, among such persons as appear to a majority of the trustees, upon such evidence as they may deem satisfactory, to be entitled by law to receive it [F.S.A., 1896, s. 58 (1)], and if the member was illegitimate, among such persons as would have been entitled to it if he had been legitimate [*ib.* (2)]; the society is protected against claims by other parties if the trustees have acted to the best of their knowledge in accordance with the Act [*ib.* s. 60 (1)], but not if, even with the consent of a majority of the next-of-kin, they have paid more than his share to one of them (*Symington* v. *Galashiels C.S. Ltd.*, 21. Rett. 371); they are protected if they have paid on a nomination in ignorance of a subsequent marriage which revoked it [*ib.* (2)]. As an Insurance Committee will not have any trustees (s. 59 *infra*), it is presumed that the Committee as a whole will exercise the discretion in case of intestacy.

"**Sections fifty-six . . . 1896.**"—Other than those enumerated in the last two notes, the provisions of these sections are not likely to be applicable to cases under this paragraph.

"**Prescribed adaptations.**"—See the Schedule to the Deposit Contributors, Payment on Death, Regulations, 1913 (*post* p. 662). The Friendly Societies Act, 1896, as adopted, provides for the case of nomination and of intestacy, but contains no provision as to payment on the death of a contributor leaving a will. In this case the right to receive or recover the money can only be established by production of probate of the will by a court in the United Kingdom (Revenue Act, 1884, s. 11). It is, however, very unusual for the will of an insured person to be proved in solemn form, and the Insurance Committees could hardly require probate as a condition of paying the small sum here involved. If payment is made without probate, it is most improbable that any difficulty will result.

Under Rule 67 (2) (*b*) of W.C.R. 1913, payment of arrears of compensation may be made to the representatives of a deceased workman without the production of letters of administration.

(*g*) Where a deposit contributor proves to the satisfaction of the Insurance Committee that he has permanently ceased to reside in the United Kingdom, four-sevenths (or in the case of a woman one-half) of the amount standing to his credit in the *Deposit Contributors'* fund may be paid to him.

"**Permanently ceased to reside.**"—And is therefore disentitled to benefit [s. 8 (4) *supra*]; a member of an approved society has not this right (cf. s. 33 *supra*), though a deposit contributor has the same right as a member of an approved society of transferring to a foreign or colonial society [ss. 32 (1) and 43 (2)]. S. 42 (*g*)

"**Four-sevenths.**"—See note to (*a*) *supra*, as to the disposal of the balance.

43.—(1) If an insured person, being a member of an approved society, ceases to be a member of that society, whether voluntarily or by expulsion, and fails to become within the prescribed time a member of another approved society, then—

(*a*) if he becomes a deposit contributor, his transfer value shall be carried to his credit in the *Deposit Contributors'* fund: Provided that, if a reserve value has been credited to the society in respect of him, such part of that reserve value as is still outstanding (or if the amount so outstanding exceeds the transfer value such part of the reserve value as is equal to the transfer value) shall be cancelled, and the amount, if any, by which the transfer value exceeds the amount so cancelled shall be carried to the credit of the deposit contributor; Transfer from approved society to deposit insurance and vice versâ.

"**Whether voluntarily or by expulsion.**"—No provision is here made for the care of a person who ceases to be insured by reason of ceasing to be qualified, and it is submitted that unless he retires from the society "voluntarily or by expulsion," his membership continues and the society is not accountable for his transfer value which remains in the funds of the society. Should he, however, again become insurable the Society will be liable to give him full benefits as s. 9 (4) does not apply and will receive no reserve value in respect of him.

"**If he becomes a deposit contributor.**"—For the conditions on which he will do so, see s. 42 and notes *supra*.

"**Transfer value.**"—See s. 31 *supra*, but note that that section in terms refers only to persons who join another approved society. The calculation is, however, presumably to be made on the same basis, *i.e.*,

S. 48 (1) (a) "the liability under this part of this Act of the first-mentioned society in respect of him."

"**Reserve value.**"—See s. 55 and notes *infra*.

"**Still outstanding.**"—*i.e.*, not written off in accordance with s. 55 (4) *infra*. The reserve value is fixed once and for all at the date of entry into insurance [s. 55 (1)]; it is then the same as the transfer value, but the latter varies at different ages.

(*b*) if he does not become a deposit contributor, his transfer value shall be carried to such account and dealt with in such manner as may be prescribed.

"**If he does not become a deposit contributor.**"—*i.e.*, if he drops out of insurance altogether; in view of the words "shall apply" at the beginning of s. 42 *supra*, it follows that if after the "prescribed time" any further contributions are paid by or in respect of him, he must become a deposit contributor.

"**Prescribed.**"—No regulations have yet been made under this power. It is clear, however, that the Reserve Value of such a person in the event of his re-entry into insurance ought in justice to be a first charge on that account rather than on the sinking fund.

(2) If an insured person who is a deposit contributor subsequently becomes a member of an approved society for the purposes of this Part of this Act, there shall be transferred to the society the amount standing to his credit in the *Deposit Contributors'* fund:

"**Becomes a member of an approved society.**"—See s. 30 *supra*; the society cannot reject him on account of age alone, the loss so caused being made up by the reserve values provided for in s. 55 *infra*. It appears that a deposit contributor is entitled to a reserve value, although it remains in suspense unless and until he joins an approved society; see notes to s. 55 (1) and (2) *infra*.

"**Transferred to the society.**"—Cf. s. 31 *supra*.

"**Amount standing to his credit.**"—*i.e.*, the actual amount paid by or in respect of him, less the actual amount expended on his benefits.

Transfers up to the time have been made under Orders, App. III—A, 3 and 4, p. 803.

Provided that—

(*a*) if that amount exceeds the value of the contributions paid by or in respect of him

estimated on the assumption that he had been a member of an approved society since his entry into insurance, the excess shall not be transferred to the society but shall be carried to the credit of the *Deposit Contributors'* fund; S. 48 (2) (a)

"**The value of the contributions.**"—The amount of the contributions would be the same as if he had always been a member of an approved society: the value of them appears to be such sum as together with his reserve value [s. 55 (1) *infra*)] will be equal to the transfer value which he would have if he were a member of an approved society [s. 31 (1) *supra*], so that the society will suffer no loss by accepting him; but there will be cases when transfer value is less than reserve value [see s. 31 (1)], and it is not clear what meaning is in such a case to be attached to these words.

"**The Deposit Contributors' Fund.**"—See note to s. 42 (*a*) *supra* as to the disposal of such sums.

(*b*) if that amount is less than such value, the insured person shall be treated as being in arrear to the amount of the deficiency.

"**In arrear.**"—See s. 10, but the machinery of that section will doubtless be applied to such a case by regulations to be made under s. 10 (7). Presumably the whole amount of such arrears will be treated as having accrued at the date of transfer, for the purposes of repayment [s. 10 (5)]; but for the purposes of calculating reduction of benefits [s. 10 (1) and (2)] they will be averaged over the whole time that he has been insured, whether as a "deposit contributor" or a member of an "approved society." It will be difficult to give to such a person the benefit of the exemptions in s. 10 (4) as regards the period when he was a "deposit contributor."

Provisions as to Special Classes of Insured Persons.

As it seems to be now clear law that the title is a part of an Act of Parliament [*Fielding* v. *Morley Corporation* (1899) 1 Ch. 3; *Jones* v. *Skivington*, 77 L.J.K.B. 774] (though whether it can be used for the purpose of defining the terms of the Act as well as that of showing its scope is not so clear, it would seem from the use of the phrase "insured persons" in this sub-title that the various classes of persons referred to in ss. 45–53 of the Act are all insured persons.

44.—(1) Where a woman who has before marriage been an insured person marries, she shall be suspended from receiving the ordinary benefits under this Part of this Act until the death of her husband, Special provisions with respect to married women.

S. 44 (1) and, if she is a member of an approved society, one-third of her transfer value shall be carried to a separate account called the married women's suspense account, but, if at any time after the death of her husband she becomes an employed contributor, the period between her marriage and the expiration of one month from the death of her husband shall be disregarded for the purpose of reckoning arrears, and there shall be transferred from the married women's suspense account to the society of which she is a member the proper reserve value calculated according to tables to be prepared by the Insurance Commissioners:

See Appendix V, Model Rules C, 891.

"**Suspended.**"—Otherwise, although she might in fact cease to be employed, she would, if a member of an approved society, certainly until the expiration of twelve months (s. 79 *infra*), and possibly until her arrears amounted to twenty-six weeks a year on the average, or if a deposit contributor until the end of the year after her credit was exhausted, be entitled to one or more of the ordinary benefits. A woman who, not being married, gives up her employment to go and live with a man as his wife, will in fact be in this position. Note that suspension from benefits is not to deprive a member of an approved society of her membership for the purposes of this Part of this Act (s. 79 *infra*). But at the expiration of twelve months from her marriage she will, if her society or committee so decides, cease to be an employed contributor and therefore an insured person, and will not be able to count any time after that towards the five years' insurance which would qualify her to be an ordinary voluntary contributor at the employed rate on the death of her husband [see s. 1 (1) and note at p. 128, s. 5 (1) (*b*) and subs. 3 hereof]. It is doubtful whether she can count the first year after marriage. If she becomes a voluntary contributor under subs. (2) she will apparently be an insured person.

"**The ordinary benefits.**"—See s. 8 (1) *supra*; this includes maternity benefit [*ib.* (*e*)], though not, of course, such benefit in respect of her husband if he is insured.

"**Transfer value.**"—To be calculated in such manner as the Insurance Commissioners may prescribe [subs. (10) *infra*]. It is, however, submitted that in framing the Married Women's Transfer Values Regulations (*post* p 844), the Commissioners have properly complied with s. 31. The liability of the Society to a woman who becomes a special voluntary contributor under subs. (2) hereof is (*a*) to pay her the special benefit conferred by that subsection and (*b*) to pay one-third of her transfer value to the Married Women's Suspense

Account. The necessary reserve in respect of the special benefits therefore represents two-thirds of the whole liability of the society, and the transfer value calculated in accordance with s. 31 is therefore ⅔ and the actuarial reserve in respect of the special benefits. The transfer value of the woman who elects the alternative is of course the same. S. 44 (1)

"**Separate account.**"—It apparently follows from this subs. and subs. (9) *infra* that this is to be an account in the National Health Insurance Fund, separate from that of any approved society: but no such account is mentioned in s. 54 *infra*. The whole of the sums standing in this account will be available for investment within the meaning of s. 54 (3), and a question arises as to the mode of calculating interest upon it. Probably the account will be dealt with in the same manner as the Post Office and Navy and Army Insurance Funds [s. 54 (4)].

"**She becomes an employed contributor.**"—The subsection contains no express provision for a woman who *is* an employed contributor at the death of her husband, or for crediting a Reserve Value in that case. It would seem, however, that subs. (6) is sufficient to restore her to her full ante-nuptial benefits, but the society will not have funds to support the claim unless these words can be made to cover the case.

"**Arrears.**"—S. 10 *supra*.

"**Transferred . . . to the society.**"—This shows clearly that, in spite of the omission in s. 54 *infra*, it is not intended that each society shall have its own married women's suspense account.

"**Proper reserve value . . . Insurance Commissioners.**"—Cf. s. 55 (1). If "reserve value" is to have the same meaning here as it has there (and it is difficult to assign to it any other) the difference between the case of such a woman and the ordinary case of a person entering into insurance for the first time at the same age, can only depend upon differences in the average expectation of sickness. See Appendix I—1, 13 (*e*), p. 449.

Provided that where a woman who has been employed within the meaning of this Part of this Act before marriage, proves that she continues to be so employed after marriage, she shall not be so suspended so long as she continues to be so employed, and that, where a married woman so suspended from the ordinary benefits becomes employed within the meaning of this Part of this Act before the death of her husband, contributions shall thereupon again become payable in respect of her, and she shall cease to be suspended from receiving the ordinary

S. 44 (1) benefits, but, subject to regulations made by the Insurance Commissioners, she shall, for the purposes of those benefits, be treated as if she had not previously been an insured person.

"Proves that she continues . . . so long as she continues." —Cf. the first note to this subs. The wording of the proviso creates a presumption, which the Courts would probably have created otherwise, that a woman on marriage changes her normal occupation. Such a woman must in the first instance prove that she continues to be employed, but having once done so she will probably be entitled to take advantage of s. 79 *infra*, and continue to postpone her suspension from benefit until twelve months after she ceases to be actually employed; otherwise the fact of leaving work for the purpose of a confinement would deprive her of the right to maternity benefit.

"As if she had not previously been an insured person," —*i.e.*, if over seventeen, she will be required either to pay herself the difference between the voluntary and the employed rate, or the capital value of that difference, or she will be entitled to sickness benefit reduced in accordance with tables to be prepared by the Insurance Commissioners [s. 9 (4) *supra*]. But if at any subsequent time she would be entitled to a higher rate if she had been treated as being in arrear from the age of seventeen or from the expiration of one year after the commencement of the Act, she may elect to be so treated (*ib*). See Appendix II—22, p. 661. The woman enters virtually into a new insurance, but since s. 44 (1) provides for her taking up again her old insurance on the death of her husband, this new insurance is for joint lives only, and it will therefore be actuarially possible to allow somewhat larger benefits than on the whole life tables prepared under s. 9 (4). It is presumed that the regulations prepared by the Commissioners will allow some appropriate increase of benefits accordingly.

(2) Where a married woman being a member of an approved society is so suspended from the ordinary benefits as aforesaid, she may, if she so elects within one month after such suspension, or, subject to the consent of the society, after the expiration of that month, and notwithstanding that she is not engaged in any regular occupation, become whilst so suspended a voluntary contributor, subject to the following modifications, but not otherwise:—

"Within one month."—See note to s. 5 (1) (*a*) *supra*. The election will presumably relate back to the time of marriage.

S. 44 (2)

"**Not engaged in any regular occupation.**"—This would not disqualify an ordinary voluntary contributor [s. 1 (3) *supra*] if she had been insured for five years; a married woman nevertheless cannot become, or continue to be, an ordinary voluntary contributor even if she possesses both the qualifications mentioned in s. 1 (3). See subs. (7) *infra*.

(*a*) The rate of contributions payable by her shall be threepence a week;

The rate, unlike that of the ordinary voluntary contributor [s. 5 (1) *supra*] will not vary with her age. It follows from s. 3 *supra* that Parliament will contribute one-fourth of the cost of her benefits for, although the benefits conferred by this subs. are not the same as those mentioned in s. 8 (1), they are of the same kind, and are included in Part I of the Fourth Schedule, which is by s. 8 (2) incorporated with "the benefits conferred by this Part of this Act." This Parliamentary contribution is equivalent to more than 1*d.* a week, for it is one-quarter of the cost of benefits, the other three-quarters of which are provided by a contribution of 3*d.* a week plus two-thirds of the woman's transfer value on marriage.

(*b*) The benefits to which she shall be entitled shall be—

(i) medical benefit; and

(ii) sickness benefit and disablement benefit at the rates and subject to the conditions specified in Table D of Part I of the Fourth Schedule to this Act;

"**Medical benefit.**"—See ss. 8 (1) (*a*), (6) and 15 *supra*.

TABLE D.—*Rates and Conditions for Married Women.*

Sickness benefit: during the first thirteen weeks, the sum of 5*s.* a week; during the second thirteen weeks, 3*s.* a week.

Disablement benefit: the sum of 3*s.* a week.

Sickness benefit and disablement benefit shall not be payable during the two weeks before and four weeks after confinement, except in respect of a disease or disablement neither directly nor indirectly connected with childbirth.

"**Sickness benefit.**"—Beginning, as in other cases, from the fourth day of the illness [s. 8 (1) (*c*) *supra*].

"**Sickness and disablement benefit . . . after confinement.**"—A married woman may or may not be entitled to maternity benefit in respect of her husband [s. 8 (1) (*e*)]. She can only be entitled to it on her own account if she remains employed after marriage [subs. (1) *supra*].

S. 44 (2) (c) (c) No part of her contributions shall be retained by the Insurance Commissioners for the purpose of discharging their liabilities to approved societies in respect of the reserve values created under this Act:

"**Retained.**"—See s. 55 (3) *infra*. Such a woman has a considerable advantage in this respect, for a reserve value may have been credited to her at entry; and in any case, a man, or an unmarried woman, would be liable to this deduction; moreover, a woman in this position has the two-thirds of her transfer value which was not carried to the "suspense account" [subs. (1)] to assist her society in paying these benefits.

Provided that, where a married woman elects not to become such a voluntary contributor, she shall be entitled to have a sum equal to the remaining two-thirds of her transfer value applied in accordance with regulations of the Insurance Commissioners towards the payment of any of the benefits specified in Part III of the Fourth Schedule to this Act until the same is exhausted.

PART III.

Benefits for Married Women who do not become Voluntary Contributors at reduced Rates.

Payment of the sum of 5*s.* a week on confinement during a period not exceeding four weeks on any one occasion.

Payments during any period of sickness or distress, subject to regulations made by the Insurance Commissioners and to the discretion of the society or committee administering the benefit.

Regulations.—See the Married Women's Special Benefits Regulations, 1913 (*post* p. 664).

"**The benefits.**"—The authors were of opinion that these benefits would probably not carry a Parliamentary grant because they are different in kind as well as in degree from those mentioned in s. 8 (1), and Part III of the Fourth Schedule is not referred to in s. 8, which purports to give a list of the "benefits conferred by the Act" (s. 3). It is, however, understood that the Parliamentary Grant will be paid on these benefits.

"**On confinement.**"—This is probably intentionally vague, so that the four weeks may be immediately before or after, or partly before and partly after, the actual delivery; cf. s. 18 (1) *supra*. S. 44 (2) (c).

"**Sickness or distress.**"—Again intentionally vague, so as probably to include sickness or distress in the family generally.

except that, where a reserve value was credited to the society in respect of such woman at the date of her entrance into insurance, so much of such sum as aforesaid as may be prescribed shall not be so applied but shall be written off the amount of the reserve values credited to the society.

"**Where a reserve value was credited.**"—See s. 55 (2).

"**Prescribed.**"—See the Married Women's Special Benefits Regulations, 1913 (*post* p. 664).

"**Written off.**"—See s. 55 (4).

(3) Where the husband of a married woman who has been so suspended from ordinary benefits as aforesaid and who is a member of an approved society dies, she may, if she is qualified to become a voluntary contributor, and elects to do so within one month after the death of her husband, become an ordinary voluntary contributor paying contributions at the rate which would have been applicable to the case had she become such a contributor at the date of her entry into insurance:

Provided that she may, whether or not so qualified, if she so elects within one month after the death of her husband, continue to be or become a voluntary contributor on the same terms and subject to the same conditions as above provided as respects married women.

In either such case there shall be transferred from the married women's suspense account to the society the proper reserve value calculated as aforesaid.

S. 44 (3) — "**Qualified to become a voluntary contributor.**"—S. 1 (3) *supra*. If her qualification consists in having been for five years, during marriage [see note to subs. (1)], an insured person [s. 1 (3) (*b*)], she may, although left a complete invalid on the death of her husband, by exercising the first option here given, obtain immediate sickness and disablement benefit at the full rates until she is 70, without paying any further contributions. It is submitted that 5 years' employment before marriage will not qualify her to become a voluntary contributor. See note to s. 1 (3) (*b*).

A widow who exercises the second option will not, on re-marriage, be "suspended from benefit."

"**Elects within one month.**"—See note to s. 5 (1) (*a*). If she is late with her election, her society apparently cannot extend the period, as they can under subs. (2), and then she can only become an ordinary voluntary contributor at the rate appropriate to her age at the time [s. 5 (1)], unless she becomes employed [subs. (1)].

"**The rate.**"—S. 5 (1) *supra*.

(4) Where a married woman who was at the date of her marriage a deposit contributor is by virtue of this section suspended from the ordinary benefits under this Part of this Act, two-thirds of the sum standing to her credit in the *Deposit Contributors'* fund shall be applied in accordance with the regulations of the Insurance Commissioners towards the payment of any of the benefits specified in Part III of the Fourth Schedule to this Act until the same is exhausted.

"**Deposit contributor.**"—S. 42 *supra*.

"**Two-thirds of the sum.**"—The remaining third being held in suspense in case she should become a widow, in the same way as the transfer value of a member of an approved society. Should she predecease her husband, it can be dealt with in accordance with s. 42 (*f*).

"**Part III. of the Fourth Schedule.**"—See under subs. (2) *supra*; a deposit contributor who does not remain or become employed will not be entitled to continue her contributions after marriage.

(5) Where a woman who was a married woman at the commencement of this Act at any time subsequently either before or within one year after the death of her husband becomes an employed contributor and a member of an approved society,

she shall be entitled to full benefits, notwithstanding that at the time of so becoming she is of the age of seventeen or upwards. S. 44 (5)

"**At any time subsequently.**"—If she is at the commencement of the Act employed she will, of course, be entitled like anyone else to her full reserve value [s. 55 (1) *infra*]; it is only if she became employed more than one year after that date that she would, but for this provision, be penalised under s. 9 (4). If she becomes employed for the first time more than one year after his death, she will apparently be subject to the full penalties of that subsection.

Note that in the event of such a person ceasing to be employed no sum is transferred to the Married Women's Suspense Account in respect of her, and no Reserve Value will be credited out of that account in the event of her becoming employed after his death.

(6) Where any arrears of contributions have accrued due in respect of a married woman during coverture such arrears shall, on the death of her husband, be disregarded and she shall be thenceforth entitled to benefits as if such arrears had never accrued due.

This covers the case of a woman who is not suspended from benefits during marriage under subs. (1) *supra*. *Sed quære* as to its effect on the woman who has taken up a "joint lives insurance" under the proviso to subs. (1).

(7) Except as provided by this section, a married woman shall not be entitled to become a voluntary contributor, and, if a woman is before marriage a voluntary contributor, she shall on marriage not be entitled to continue to be such a contributor.

She cannot remain or become an ordinary voluntary contributor, although she may continue to be mainly dependent for her livelihood upon some occupation carried on apart from her husband [see s. 1 (3) (*a*) *supra*].

(8) If a woman, whilst a voluntary contributor at such reduced rates of benefit as are provided by this section, becomes employed within the meaning of this Part of this Act, she shall be entitled to a certificate (to be granted in manner hereinbefore

S. 44 (8) provided) exempting her from liability to become an employed contributor so, however, that such exemption shall not exempt the employer from his liability to pay contributions in respect of her, or deprive him of his right to recover such part of those contributions as is payable on her behalf, but of each weekly contribution so paid by the employer threepence shall be treated as her contribution as a voluntary contributor and the balance shall be applied for her benefit in such manner as the society may determine.

"**Reduced Rates.**"—Subs. (2).

"**Certificate . . . hereinbefore provided.**"—See s. 2 (2) *supra*, and the "Claims for Exemption Regulations (England) 1913" (*post* p. 667).

"**Shall not exempt the employer.**"—Cf. s. 4 (4) *supra*, under which the employer is, however, only bound (and entitled) to pay his own share of the contribution, in respect of the holder of a certificate, and not to make any deduction. Here he is to pay the full rate and make the deduction as if there were no certificate. Such certificates are likely to be demanded in the case of a woman who becomes employed after marriage, but before her husband's death, and would if an employed contributor be subject to reduction of benefits [see the proviso to subs. (1) *supra*].

"**Applied for her benefit.**"—But apparently will carry no State grant (s. 3 *supra*), and see notes to subs. (2), and cf. s. 6 (2) *supra*.

(9) If at any time the married women's suspense account is insufficient to meet the liabilities imposed on it by this section, the deficiency shall be made good out of the sums retained by the Insurance Commissioners for discharging their liabilities in respect of the reserve values created by this Act.

"**Married women's suspense account.**"—See notes to subs. (1) *supra*.

"**Sums retained by the Insurance Commissioners.**"—See s. 55 (3) *infra*. The effect will be, in the event of a permanent deficiency in this account being disclosed, to leave always a small portion of the reserve values not written off under s. 55 (4), and by that amount to limit the sums which will be available for extension of benefits under s. 8 (9) *supra*.

(10) Transfer value for the purposes of this section shall be calculated in such manner as the Insurance Commissioners may prescribe. S. 44 (10)

Cf. s. 31 *supra*, and Appendix IV—6, and see note to subs. (1) *supra*.

(11) Where a woman is a member of an approved society at the time when she is entitled to exercise an option under this section, it shall be the duty of the society to give her full information as to the nature of her rights.

"**An option.**"—See subss. (2), (3) and possibly also (8), as compared with the proviso to (1) *supra*.

"**Full information.**"—It is doubtful whether it would be sufficient to include this in the rules which she receives on joining; probably it is intended that her attention shall be specifically called to the matter at the time. As to the effect of a failure by the Society to do so, see *Wright* v. *Northumberland, &c., Miners', &c., Society* (C.A., *Board of Trade Labour Gazette*, June, 1912, p. 256). See the Model Rules (*post* Appendix V, p. 895).

(12) Where a deficiency has been found in respect of the society or branch of which a woman is a member at a valuation previous to the time when she became suspended from ordinary benefits under this Part of this Act, and that deficiency has not been made good at the time of her marriage, or where a woman is in arrears at that time, such adjustments in the sums transferred to the married women's suspense account, and in the balance of her transfer value, and in the rates of benefit to which she is entitled under this section, shall be made as the Insurance Commissioners may prescribe.

"**Deficiency.**"—S. 38 *supra*.

"**Arrears.**"—S. 10 *supra*. Special orders under s. 47 (p. 832) provide that a woman who has been insured on the special terms therein provided shall be deemed to be in arrear on marriage to the extent of one contribution in every twelve weeks or part of twelve weeks during which she has paid contributions at the reduced rates.

S. 44 (12) — "**The sums transferred.**"—But not, apparently, in the "proper reserve value" to be credited to the society in respect of her on widowhood [subss. (1) and (3)].

(13) Save as aforesaid, the provisions of this Part of this Act shall apply to a woman who has been married, both during and after coverture, in like manner as if she had never been married.

(14) This section shall apply in the case of a woman whose marriage has been dissolved or annulled, or who has, for a period of not less than two years, been actually separated from or deserted by her husband, as if her husband had died at the date at which such dissolution or annulment took effect, or, as the case may require, at the expiration of such period of two years.

Special provisions as to aliens.

45.—(1) This Part of this Act shall apply to persons of the age of seventeen or upwards at the date of entry into insurance who are not British subjects, subject to the following modifications:—

"**Of the age of seventeen or upwards.**"—This does not mean that it is not to apply at all to aliens under that age, but that it is to apply without the modifications of this section.

"**Not British subjects.**"—See note to s. 1 (2) *supra*, p. 129; such a person can only be liable to contributions [the First Schedule, Part I, under s. 1 (2)], or entitled to benefits [s. 8 (4)], as long as he remains in the United Kingdom (or British Islands, for certain purposes), but he may become entitled to take his transfer value [ss. 31, 32, 42 (*g*)] abroad with him. For the purpose of this section all subjects of the Crown are British Subjects (*Isaacson* v. *Durant* 17 Q.B.D. 54; 54 L.T. 684).

(*a*) No such person shall be qualified to become a member of an approved society for the purposes of this Part of this Act except upon the terms and subject to the conditions hereinafter mentioned;

"**Qualified to become a member.**"—See s. 30 *supra*.

(*b*) No part of the benefits to which such persons may become entitled shall be paid out of moneys provided by Parliament; S. 45 (1) (*b*)

See s. 3 *supra*, but note that in the case of persons earning low wages, this will not prevent part of their contributions being paid by the State under s. 4 (1), and the Second Schedule *supra*; the same applies to persons over 65 years of age [s. 49 (2) *infra*].

(*c*) The rate of sickness, disablement, and maternity benefit shall, as respects a deposit contributor, be reduced, in the case of men, to seven-ninths, or in the case of women to three-quarters, of the rate to which they would otherwise be entitled under this Part of this Act:

I.e., they will only be entitled to that part of the ordinary benefits which is paid for by themselves and their employers.

(*d*) No part of the sums payable in respect of such persons for medical benefit and sanatorium benefit or towards the expenses of administration of benefits shall, in the case of such persons, be paid out of moneys provided by Parliament.

(2) Where such a person becomes a member of an approved society the following provisions shall have effect:—

(i) The contributions payable by or in respect of such person shall be credited to the society;

(ii) The society shall in each year pay to the Insurance Committee the whole of the sums payable in respect of such person for medical benefit and sanatorium benefit;

"The whole."—The rate of these benefits obviously cannot be reduced in the same way as that of those mentioned in subs. (1) (*c*), but

S. 45 (2) (ii) — since Parliament is not to contribute to the cost of them the charge upon the society in respect of them will be greater by two-sevenths for a man, one-third for a woman, than in the case of a British subject. Therefore the society will not be able to pay even seven-ninths (or three-quarters) of the ordinary rate of sickness, disablement, and maternity benefits.

(iii) The rate and conditions of sickness benefit, and disablement benefit, and maternity benefit shall be such as may be determined by the society;

See the last note for the reason why the society cannot pay the rates mentioned in subs. (1) (*c*); an alien deposit contributor will draw those rates, but will exhaust his credit sooner than a British subject; for an optional table of rates applicable to aliens see Appendix IV—1.

(iv) Such person shall not be deemed to have joined an approved society for the purposes of the provisions of this Part of this Act relating to reserve values, and no part of the contributions of such person shall be retained by the Insurance Commissioners towards the discharge of their liabilities in respect of reserve values.

"**Shall not be deemed to have joined.**"—It would seem to follow that upon such a member of an approved society becoming naturalised he will be deemed, for the purpose of a Reserve Value, to have joined the Society at the moment of naturalisation, and the amount of the Reserve Value will presumably be the new liability imposed upon the Society by his naturalisation—*i.e.* the difference between the Actuarial Reserve in respect of a British Subject and that in respect of an alien. The amount of this difference cannot be stated until the publication of the Valuation tables under s. 36; but it is possible that at some ages it will be so large as to amount to a substantial bonus upon naturalisation.

"**Reserve values.**"—s. 55 (2) *infra.*

"**Retained.**"—s. 55 (3) *infra.* This will increase the rate of benefit payable to a young alien, but still further decrease that payable to an old one.

(3) *An insured woman who, having been a British subject before marriage, has ceased to be a British subject by reason of marriage with a person not being*

a British subject, shall not be subject to the provisions of this section (s. 20 (1) of 1913). S. 45 (3)

"**British subject.**"—See notes to s. 1 (2) *supra* and compare the last section.

(2) *Where the wife of an alien insured person being a person subject to the provisions of section forty-five of the principal Act was before marriage a British subject the maternity benefit payable in respect of his insurance shall, subject to regulations to be made by the Insurance Commissioners, be increased by two-sevenths, and the amount of such increase shall be paid out of moneys provided by Parliament.*

(4) This section shall not apply to any person who, on the fourth day of May nineteen hundred and eleven, was a member of a society which, or a separate section of which, becomes an approved society, *or which amalgamates with or transfers its engagements to an approved society or which proves to the satisfaction of the Insurance Commissioners that it has organised, either solely or jointly with other bodies, an approved society for the benefit of its members*, and had then been resident in the United Kingdom for five years or upwards, or to any person who is transferred to an approved society or the Post Office fund in pursuance of an arrangement with the Government of any foreign State.

The words in italics are inserted by s. 21 of 1913.

"**Becomes an approved society.**"—s. 23 *supra*. In the case of an Industrial Assurance Co. establishing a separate approved section under s. 23 (1), it is supposed that this privilege attaches to persons insured with it, who are not its "members," and not to the shareholders who are "members," though not at present insured.

"**Then.**"—*I.e.* on May 4th, 1911, See *Beard* v. *Rowan* (9 Peters, 301).

"**Resident.**"—See notes to the First Schedule, Part I (*b*), under s. 1 (2) and to s. 8 (4) *supra*.

"**Transferred . . . any foreign State.**"—s. 32 *supra*.

S. 46 (1) Special provisions with regard to persons in the naval and military service of the Crown.

46.—(1) For the purpose of providing seamen, marines, and soldiers with such benefits during their term of service and after their return to civil life as are hereinafter in this section mentioned, there shall be deducted from the pay of every seaman and marine within the meaning of the Naval and Marine Pay and Pensions Act, 1865, and of every soldier of the regular forces (other than soldiers of His Majesty's Indian Forces, the Royal Malta Artillery, and native soldiers of any regiment raised outside the United Kingdom), the sum of one penny halfpenny a week, and there shall be contributed by the Admiralty and the Army Council respectively, out of moneys provided by Parliament for navy and army services, in respect of every such seaman, marine, and soldier who has joined an approved society in the manner hereafter mentioned, the sum of one penny halfpenny per week, and, in respect of every other such seaman, marine, and soldier such sum per week as may be prescribed :

Extension of s. 46 of the principal Act to warrant officers of marines, &c.

22. *For the purposes of section forty-six of the principal Act, "marine" includes every warrant officer of marines, except Royal Marine gunners, and "soldier" does not include a soldier who has not been finally accepted for service.*

Provided that no such deduction shall be made from the pay of a seaman, marine, or soldier who has completed the period of his first engagement and has re-engaged for pension unless he so elects within the prescribed time, and that no contribution shall be made by the Admiralty or Army Council in respect of any week in respect of which such a deduction is not made.

S. 46 (1)

"**There shall be deducted.**"—As to deductions from pay in the Navy and Army generally see the Naval Discipline Act, 1866, and the Army Act, 1881, ss. 136–140.

"**Seaman and marine.**"—"The term 'seaman and marine' means a petty officer or seaman, non-commissioned officer of marines, or marine, or other person forming part in any capacity of the complement of any of Her Majesty's vessels, or otherwise belonging to Her Majesty's naval or marine forces (not being an officer within the meaning of this Act—*i.e.* a commissioned, warrant or subordinate officer or assistant engineer)."—Naval and Marine Pay and Pensions Act, 1865 (28 and 29 Vict. c. 73, s. 1).

"**Soldier.**"—In the Army Act "the expression 'soldier' does not include an officer as defined by this Act (*i.e.* a commissioned officer), but . . . does include a warrant officer not having an honorary commission and a non-commissioned officer and every person subject to military law during the time that he is so subject" [44 and 45 Vict. c. 58, s. 190 (6)].

"**Regular forces.**"—In the Army Act, "the expression 'regular forces,' 'Her Majesty's Regular Forces,' means officers and soldiers who by their commissions, terms of enlistment or otherwise are liable to render continuously for a term, military service to Her Majesty in any part of the world . . . and subject to this qualification that when the reserve forces are subject to military law such forces become during the period of their being so subject part of the regular forces."—44 and 45 Vict. c. 58, s. 190 (8).

For the purposes of this section the Army Reserve when called out on permanent service and the Territorial Force when embodied are a part of the Regular Forces [subs. (7)] *q.v.*

"**Who has joined an approved society.**"—See Appendix V, p. 863. In the case of those who have not joined an approved society the contributions of the Admiralty and Army Council are unlimited, since they have to guarantee the solvency of the fund [subs. (3) (*c*).]

"**In the manner hereafter mentioned.**"—See subs. (2) (*a*), (*b*).

"**One penny halfpenny per week.**"—The true contribution of the employers in respect of a soldier, marine, or seaman is not 1½*d.*, but 2$\frac{1}{18}$*d.*; since a further $\frac{8}{9}$*d.* is contributed in respect of them to the reserve fund [subs. (2) (iv.)] out of the Navy and Army Insurance Fund, which is guaranteed by the Admiralty and Army Council.

"**As may be prescribed.**"—*I.e.* by the Insurance Commissioners under s. 65. See however subs. (3) (*c*) and note thereto, and Appendices II—26, p. 669, and II—27 and 28, pp. 670, 672.

"**Re-engaged for pension.**"—This paragraph confers upon men who have re-engaged for pension, unless they elect to be included, a right to exemption similar to that which is given by s. 2 (1) (*a*), if they claim it, to those who have already obtained pensions. A man serving for pension at the commencement of the Act has, however, the right to contribute and to have a reserve value credited in respect of him if he so elects [see subs. (3) (*e*) hereof]; and whether he contributes or no he is entitled to full benefits out of the

S. 46 (1) — Navy and Army Insurance Fund if discharged in a precarious state of health, whether with or without a pension. See pars. (3) (*e*), (*k*) hereof.

"**Elects.**"—The effect of election is to determine whether or no the section applies to the re-engagement, and that for this purpose the re-engagement must be treated as a whole so that the election relates back to the moment of re-engagement, and contributions must be deducted in respect of the intervening period.

(2) A seaman, marine, or soldier—

(*a*) who was at the date of his entry or enlistment an insured person and had joined and was at that date a member of an approved society; or

(*b*) who within six months from the date of his entry or enlistment, or, in the case of a seaman, marine, or soldier serving at the commencement of this Act, within six months after the commencement of this Act, or within such longer period as may be prescribed, joins an approved society for the purposes of this Part of this Act;

"**As may be prescribed.**" (See Appendix II, 30, p. 680.)

shall, for the purposes of this Part of this Act, be treated as if he were an employed contributor, subject, until his discharge, to the following modifications:—

(i) The employed rate shall be three pence, and the deductions made from his pay and the contributions made in respect of him by the Admiralty or Army Council shall be treated as the contributions paid in respect of him;

(ii) He shall not be entitled to medical benefit, sanatorium benefit, sickness benefit, or disablement benefit;

(iii) Maternity benefit shall be payable, notwithstanding that both he and his wife are resident outside the United Kingdom at the date of the confinement, and the society may arrange with the Admiralty or Army Council for the administration of the benefit through the Admiralty or Army Council; S. 46 (2) (iii)

(iv) The sum to be retained out of each weekly contribution by the Insurance Commissioners towards the discharge of their liabilities in respect of reserve values shall be one penny, and the remaining five-ninths of a penny shall be paid out of the Navy and Army Insurance Fund hereinafter constituted.

"**As if he were an employed contributor.**"—These words seem to make it clear that a seaman, marine or soldier, although an "insured person" (see note above s. 44 *ante*) is not an "employed contributor," and that his service is not employment within the meaning of the Act, a view which is confirmed by par. (*a*) of Part II of the First Schedule. If, however, he is a member of an approved society, he is to be treated as an employed contributor, but not if he is a member of the Navy and Army Fund.

An insured person who falls within this section will be entitled to maternity benefit extended as provided in par. (iii) above, and may be entitled to additional benefits paid out of the surplus of the society, but will receive no other of the ordinary benefits.

(3) With respect to seamen, marines, and soldiers who have not joined an approved society as aforesaid, the following provisions shall have effect:—

(*a*) The sums so deducted and the contributions so made as aforesaid in respect of such men shall be paid into the National Health Insurance Fund, and out of such sums there shall be retained by the Insurance Commissioners towards discharg-

S. 46 (3) (a)

ing their liabilities in respect of the reserve values created under this Part of this Act the like amount as if such men were members of approved societies, and the balance shall be credited to a special fund to be called the Navy and Army Insurance Fund:

Note that this whole subsection is framed as if seamen, marines, and soldiers were not insured persons at all, and as if the rest of the Act did not apply to them; a view which is distinctly suggested by the preamble to the section.

"**Who have not joined an approved society.**"—A member of an approved society cannot transfer to the Navy and Army Insurance Fund.

"**Navy and Army Insurance Fund.**"—It is noteworthy that the Act contains no provision whatever for the general control and management of the Navy and Army Insurance Fund, though provision is made for the administration of benefits out of the Fund, either by the Naval or Military authorities or by the Insurance Committees. See paragraphs (*f*) and (*k*) hereof.

By s. 28 and First Schedule (E) of the Act of 1913 [*q.v.* under s. 65 (1) *infra*] the Insurance Commissioners may make regulations for applying to that fund such provisions of the Acts as they think necessary for facilitating admission transfers and administration. But it would seem (App. II—32 (8) *post*, p. 684) that the Commissioners have so applied the Act already.

(*b*) There shall also be paid into the Navy and Army Insurance Fund in each year out of moneys provided by Parliament a sum equal to two-ninths of the amount, calculated in the prescribed manner, which would have been payable in that year in respect of medical, sanatorium, sickness, and disablement benefits (including expenses of administration) had all seamen, marines, and soldiers from whose pay deductions are made under this section been members of approved societies and entitled to such benefits as employed contributors:

S. 46 (3) (b) —

"Two-ninths of the amount calculated in the prescribed manner."—The apparent intention of this section is to give the same State subsidy for the insurance of men in the armed services as for that of civilians. Nothing, however, is indicated as to the basis of the calculations, and it is clear that there are at least two diverse principles on which the calculations can be based. Either the actual sickness experience of the Navy and Army in each year can be made the basis of contribution, or it can be assumed that had the members of the fund been employed contributors they would have been subject to the usual sickness experience of employed contributors at corresponding ages. The latter assumption has apparently been made by the actuaries engaged in investigating the probable working of this section. See the regulations, App. II—31, p. 680.

"As employed contributors."—See the note above.

(*c*) The weekly contributions to be made by the Admiralty and Army Council in respect of such men shall be such as may from time to time be required to keep the Navy and Army Insurance Fund solvent:

This paragraph is apparently directory for the purpose of enabling the Insurance Commissioners to prescribe the rates of contribution as required by subsection (1) of this section. It is clear that these rates must be prescribed in advance from time to time, since the duty of the Admiralty and the Army Council is to contribute "such sum per week as may be prescribed" [subs. (1)]. (See p. 669.)

(*d*) If any such man was at the date of his entry or enlistment a deposit contributor, he shall, for the purpose of dealings with the sum standing to his credit in the Post Office fund, be treated as if the Navy and Army Insurance Fund had been an approved society, and he had at the date of his entry or enlistment become a member of that society:

"The sum standing to his credit."—The sum carried by a Post Office contributor on enlistment to the credit of the Navy and Army Insurance Fund will be his whole credit in the Post Office Fund or the value of his contributions, as if he had joined an approved society at entry, whichever may be the less [s. 43 (2)].

S. 10, which deals with reduction of benefits to persons in arrear, applies only to members of approved societies. But the Commissioners have powers under s. 23 of 1913 to apply it to this Fund, and have so applied it before the passing of the Act. (See p. 684, *post.*)

S. 46 (3) (d)

(e) In the case of a seaman, marine, or soldier serving at the commencement of this Act, there shall be credited to the Navy and Army Insurance Fund such reserve value as would have been credited to an approved society had he at that date become a member of the society as an employed contributor: Provided that no such reserve value shall be credited to that fund if at the date aforesaid he had completed the period of his first engagement and had re-engaged for pension, unless he elects to have deductions made from his pay, or unless, not having so elected, he becomes on discharge entitled to benefits payable out of that fund as hereinafter mentioned:

"**Unless he elects,**" *i.e.*, within the prescribed time [subs. (1) hereof].

"**Becomes on discharge entitled to benefits,**" *i.e.*, under paragraph (*h*) hereof.

(f) Every such man shall, until discharged, be entitled to maternity benefit payable out of the Navy and Army Insurance Fund, and shall be entitled to such benefit notwithstanding that both he and his wife are at the date of the confinement resident outside the United Kingdom, and the benefit shall be administered by the Admiralty and Army Council either directly or through Insurance Committees:

The use of the phrase 'maternity benefit' imparts the conditions attached thereto as to arrears, etc.; but the condition as to residence is expressly abolished by the foregoing paragraph; and see also App. III—A, 10, p. 810.

(*g*) On the discharge of a seaman, marine, or soldier, from whose pay deductions have been made and continue to be made up to the date of his discharge, there shall be debited to the Navy and Army Insurance Fund, and, if he becomes a member of an approved society within the prescribed time from his discharge there shall be credited to that society, or, if he does not become a member of such a society within the prescribed time from his discharge, there shall, unless he becomes entitled to benefits out of the Navy and Army Insurance Fund as hereinafter mentioned, be carried to his credit in the Post Office fund the transfer value which would have been payable in respect of him had he been a member of an approved society throughout his period of service, or in the case of a man serving at the date of the commencement of this Act, since that date, and, if he becomes a deposit contributor, so much of the reserve value, if any, credited to the Navy and Army Insurance Fund in respect of him shall be cancelled as would have been cancelled had he been transferred from an approved society to the Post Office fund : S. 46 (3) (*f*)

This paragraph puts the Navy and Army Insurance Fund in exactly the same position as an approved society as to transfers to the Post Office [s. 43 (1)], or to approved societies, from the fund (s. 31) ; it is in fact the complement of paragraph (*d*). No provision whatever is made for transfer from approved societies to the Fund as such a transfer is not possible under the Act. See also proviso (iv) to para-

S. 46 (3) (g) — graph (*h*). It appears to follow from this that although societies need not accept persons in the Naval and Military services of the Crown, who have, in fact, no statutory right even to apply for membership [s. 30 (1)], a Society cannot expel a member on the ground of his having joined one of those services. See s. 30 (2) and Appendix V, Model Rules B., 14 and 18.

"**The prescribed time.**"—No time has been prescribed under this section, but it is conceived that the Time of Joining Regulations, 1912, (App. II—20, p. 659) will, if he become employed, apply and render him a deposit contributor after three months. *Quære* whether in that case the transfer of funds must be made, since on his re-entering the Navy and Army Insurance Fund within six months there is no provision for a re-transfer of funds from the P.O.

Until the expiry of the prescribed time he is not a deposit contributor, and unless he has joined a society the Act provides no machinery for giving him benefits or for dealing with his contributions. But by s. 28 and First Schedule (E) of the Act of 1913 [*q.v.* under s. 65 (1) *infra*], the Insurance Commissioners may make regulations for giving him maternity benefit out of the Navy and Army Fund during this period. And see the National Health Insurance (Discharged Seamen, Marines and Soldiers) Order, 1913.

(*h*) A man discharged from service as a seaman, marine, or soldier who proves that the state of his health is such that he cannot obtain admission to an approved society may, if he so elects, on making application to the Insurance Commissioners in the prescribed manner within three months of his discharge, or such longer time as may be prescribed, become, subject to regulations made by the Insurance Commissioners after consultation with the Admiralty and Army Council, entitled to benefits (other than additional benefits) provided under this Part of this Act at the full rate, the cost of which benefits shall be payable out of the Navy and Army Insurance Fund, and such benefits shall be administered by Insurance Committees or other-

wise in such manner as may be prescribed by such regulations as aforesaid, and any contributions paid under this Part of this Act by or in respect of him shall be paid into that fund: S. 46 (3) (*h*)

"**A man discharged.**"—The words include every man whether he has been a contributor or has re-engaged for a pension [see proviso (i) below]; "discharged" includes transferred to Reserve [subs. (5)].

"**Admission to an approved society.**"—*Quære* as to the effect of these words. It is clearly not the intention of the paragraph that the man should have to seek admission to every approved society, the word used being "an" and not "any"; and it is submitted that rejection on medical grounds by any one society will be evidence on which to found a claim.

If he so elects.—As to election by a man of unsound mind, see Act of 1913, First Schedule (G) under s. 65 (4), *infra*.

"**The prescribed manner.**"—*I.e.* in the forms set out in the First Schedule to the Navy and Army Fund Regulations, 1913 (*post* p. 688). See art. 5 of the Regulations.

"**The prescribed time.**"—*I.e.* 6 months from discharge. Naval and Military Forces (Time limits) Regulations, 1912, Amendment Regulations (1913). App. II—29, p. 678.

Subject to Regulations.—See the Navy and Army Fund Regulations, 1913 (*post* p. 683). These Regulations provide for administration by the Commissioners either through Insurance Committees or otherwise (art. 3), and apply in effect the Model Rules issued by the Commissioners for Approved Societies.

"**Other than additional benefits.**"—Since the employers' contributions are to be sufficient only to keep the Navy and Army Insurance Fund solvent there can be no surplus for additional benefits. It is clear, too, that by virtue of this paragraph the sickness experience under that fund will be very large.

"**Any contributions,**" *i.e.*, in respect of civil employment after leaving the Army or Navy.

Provided that—

(i) no deductions from benefits shall be made on account of any pension to which a man may be entitled;

(ii) the rate of sickness benefit shall be reduced, in the case of a

S. 46 (3) (*h*) (ii)

man who entered into insurance when of the age of seventeen or upwards or who is in arrears, to the like extent as it would be reduced had he been an employed contributor and a member of an approved society who entered into insurance at the like age or who is in arrears to the like extent, so however that the rate of sickness benefit shall in no case be reduced below five shillings a week;

"**Benefit shall be reduced.**"--See ss. 9 (4), 10 (2), and the Fifth Schedule.

(iii) there shall in each year be repaid to the Navy and Army Insurance Fund, out of moneys provided by Parliament, a sum equal to two-ninths of the amount expended out of the fund on such benefits as aforesaid, including the expenses of administration;

(iv) if a man who is so entitled to benefits payable out of the Navy and Army Insurance Fund at any time becomes a member of an approved society for the purposes of this Part of this Act, he shall cease to be entitled to benefits payable out of that fund, and there shall be debited to that fund and credited to such society the transfer value which would have been so debited and

credited if he had been at that time transferred from one approved society to another approved society. S. 46 (3) (*h*) (iv)

"**Transfer value.**"—Cf. par. (*g*) *supra*, and note thereto.

(4) In the application of this Part of this Act to a man who is or has been a seaman, marine, or soldier, and to whom this section applies—

(i) the date of his entry or enlistment as a seaman, marine, or soldier, or, if he was serving at the commencement of this Act, the date of that commencement, shall, unless he was an insured person at the date of his entry or enlistment, be treated as the date of his entry into insurance;

See, however, subs. (6). The effect is to exempt a man who has been a seaman, marine, or soldier from any penalties under s. 9 (4) in respect of his period of service. *Sed quære* as to the position of a man who re-engaged and elected not to have deductions made. Is he deemed to be in arrear? Cf. par (ii).

(ii) deductions from pay, with the corresponding contributions made by the Admiralty and Army Council, shall be treated as payments of contributions at the employed rate for the purpose of reckoning the number of contributions made in respect of him, arrears, and transfer value, and for the purpose of qualifications for becoming a voluntary contributor;

"**Number of contributions.**"—See s. 8 (8).
"**Arrears.**"—See s. 10, and the Fifth Schedule.
"**Transfer value.**"—See s. 31 (1)
"**Becoming a voluntary contributor.**"—S. 1 (3) (*b*).

(iii) a seaman, marine, or soldier during his term of service shall, if he has joined an

S. 46 (4) (iii)

approved society as aforesaid before his entry or enlistment, be deemed to reside in that part of the United Kingdom in which he resided immediately before his entry or enlistment, or, if after his entry or enlistment, in the part of the United Kingdom in which the registered office or other principal place of business of the society or branch which he has joined is situate, and in any other case in England, and all persons entitled to benefits payable out of the Navy and Army Insurance Fund shall be deemed to reside in England.

"**Deemed to reside . . . in England.**"—Every seaman, marine, or soldier in the Navy and Army Insurance Fund is therefore deemed to reside in England so that the English Reserve Fund gains by his 1⅝d. under subs. (3) (*a*). See also subss. (2) (iii) and (3) (*e*) and cf. ss. 8 (4) and 48 (12). Quaere whether a member of an approved society might by reason of this provision become entitled to an additional benefit while out of the United Kingdom.

(5) Discharge shall, in the case of a seaman, marine, or soldier who on the completion of any term of service is transferred to a reserve, include such transfer.

(6) This section shall not apply to a seaman, marine, or soldier who entered or enlisted before the age of sixteen until he attains that age, and on attaining that age shall apply to him as if he had entered or enlisted at the time when he attained that age.

(7) The foregoing provisions of this section shall, subject to such adaptations and modifications as may be prescribed, apply to men belonging to the Naval

Reserves when employed on service during war or any emergency, and to men of the Army Reserve when called out on permanent service, and to men of the Territorial Force when called out on embodiment, but, except as aforesaid, shall not apply to any such men. S. 46 (7)

(8) Where a man of the Naval Reserves, the Army Reserve, or the Territorial Force is being trained and is in receipt of pay out of the moneys provided by Parliament for Navy or Army services, he shall, for the purposes of this Part of this Act, be deemed, whilst so training, to be employed within the meaning of this Part of this Act and to be in the sole employment of the Crown. Provided that this subsection shall not apply to a man who was not immediately before the training an insured person, except in such cases and under such circumstances as may be specified in a special order made by the Insurance Commissioners.

Cf. First Schedule, Pt. II (*a*), s. 98, and Appendix III. B—6, p. 832.

The Army Council must pay contributions under both parts of this Act for Reservists and Territorials during training. Cf. the F. S. A. 1896, s. 43.

47.—(1) The Insurance Commissioners shall from time to time make special orders specifying any classes of employment in which a custom or practice is shown to their satisfaction to prevail according to which the persons employed receive full remuneration during periods of disease or disablement, or any part thereof, and, where the custom or practice is confined to certain localities, the order shall also specify the localities in which the custom prevails, and, subject to the provisions of this section, the Special provisions where employer liable to pay wages during sickness.

S. 47(1) order may contain such incidental, supplemental, and consequential provisions as appear necessary for adapting the other provisions of this Part of this Act to cases under this section.

"**Special Orders.**"—See s. 113, the Ninth Schedule, and Appendix III. B—7.

"**Custom or practice.**'—In the legal application of the word a "custom" must be (*a*) reasonable, and (*b*) so universally adopted in any employment or locality that any persons entering into a contract to which it may apply must be taken to have known of it and to have intended to incorporate it into their contract. "A 'custom' is in effect the common law within that place to which it extends, although contrary to the general law of the Realm," per Tindal, C.J., in *Lockwood* v. *Wood*, 6 Q.B. 50, cited by Scrutton J., in *Anglo-Hellenic S.S. Co.* v. *Dreyfus*, 108 L.T. 37. A "practice" would seem to be something less definite and binding. A custom of such a character may be proved by parol evidence for the purpose of varying or explaining a written contract. Such customs have in numerous cases been proved in the courts for the purpose of establishing the length of notice required for the dismissal of a servant or employée, *e.g.* :—

(*a*) A domestic or menial servant is hired by the year subject to a calendar month's notice on either side or a month's wages (*Fawcett* v. *Cash*, 5 B. & Ad. 904; *Turner* v. *Mason*, 14 M. & W. 112); but not board wages (*Gordon* v. *Potter*, 1 F. & F. 644). Menial servants include "those persons whose main duty it is to do actual bodily work as servants for the personal comfort, convenience, or luxury of the master, his family, and his guests, and who for this purpose become part of the master's residential or *quasi*-residential establishment"; (per Collins, J., in *Pearce* v. *Lansdowne*, 69 L.T.N.S. 317); *e.g.*, a head gardener living in a lodge (*Nowlan* v. *Ablett*, 2 C.M. & R. 54); a gardener and odd-job man (*Johnson* v. *Blenkensop*, 5 Jur. 870); and a huntsman (*Nicoll* v. *Greaves*, 17 C.B.N.S. 27)—are menials; but a governess is not (*Todd* v. *Kerrick*, 8 Ex. 151). An alleged custom whereby such an engagement may be terminated at the end of the first month by notice at the end of the first fortnight is not unreasonable, but will not always be judicially recognised without proof in each case (*Moult* v. *Halliday*, 1898, 1 Q.B. 125); although, if a judge, having had such a custom frequently proved before him, chooses to accept it without further proof, the superior Court will not interfere with his decision (*George* v. *Davies*, 27 T.L.R. 415).

(*b*) Members of a newspaper staff are customarily engaged for a year (*Baxter* v. *Nurse*, 1 C. & K. 10; *Holcroft* v. *Barber*, *ib.* 4).

(*c*) As to the customs regarding agricultural labourers see Cd. 2376 of 1905, and note to the Second Schedule under s. 4(1) *supra*. They are not "menials" (*Lilley* v. *Elwin*, 11 Q.B. 742).

(*d*) Nor are clerks (*Beeston* v. *Collyer*, 4 Bing. 309; *Huttman* v. *Boulnois*, 2 C. & P. 510), but there appears to be no judicially recognised custom with regard to them.

(*e*) As to periods of notice of artisans, &c., see Labour Commission, 1892, Answers to Schedules of Questions, Group C, 6795. S. 47 (1)

There is no judicially recognised "custom" associated with any particular employment or locality with regard to payment of wages during sickness (though the existence of such a custom may always be proved by sufficient evidence), and the general law on the subject is not very easy to apply to industries in which the period of notice is short. A contract of service, being a personal contract, is terminated by any circumstance which makes performance totally impossible on either side, *e.g.*, by the death of the parties (*Hall* v. *Wright*, E.B. & E. 746, 793; *Robinson* v. *Davison*, L.R. 6 Ex. 269, 274; *Farrow* v. *Wilson*, L.R. 4 C.P. 744 &c., &c.)., and is so terminated without any act done or notice given on either side (see judgment of Wright, J., in *Coates* v. *Maple*, 88 L.T. 288. In accordance with this principle it has been held that a contract of apprenticeship is terminated by the act of God, in the permanent illness of the apprentice (*Boast* v. *Firth*, L.R. 4 C.P., 1; see also *Taylor* v. *Caldwell*, 3 B. & S. 826). In *Robinson* v. *Davison* (*supra*) and *Poussard* v. *Spiers and Pond* (1 Q.B.D. 410), it was held that a temporary illness was also sufficient to terminate the contract; but those, being cases of theatrical or musical performances where the appearance of the particular performer on a day named was of the essence of the contract, can hardly govern ordinary contracts of service. On the other hand, in *Cuckson* v. *Stones* (28 L.J.Q.B. 25) and in *Storey* v. *Fulham Steel Works Co.* (24 T.L.R. 89), it was held that temporary illnesses do not terminate a contract, unless the illness puts an end in a business sense to the business engagement and frustrates the object of it (see *Jackson* v. *Union Marine Insurance Co.*, L.R. 10 C.P. at p. 155). But in those cases the contract was for a considerable term of years, and the illness extending over a period in the middle of the term, it was held that wages were recoverable for that period and until the end of the term. It remains open to question whether an illness which, though temporary, will clearly incapacitate the servant for the remainder of the term, or of the period of notice, if notice is given, entitles the employer to terminate the contract at once. Probably in the case of a menial servant or otherwise of a yearly hiring, an illness likely to last beyond the year would terminate the contract, but not one only likely to last beyond the month.

Apparently, however, it will not be necessary for the Insurance Commissioners, before making a special order under this section, to be satisfied of the existence of a custom in the strict legal sense defined above. Probably the addition of the word "practice" here is intended to indicate this. Cf. *Prestney* v. *Mayor &c. of Colchester* (21 Ch. D. 111 at p. 120), and the words "established custom," and "legal liability" in subs. (12) *infra*. The order will not be binding upon all employers, but merely gives them an option under subs. (2) *infra*.

"**Full remuneration.**"—Inclusive of board, lodging or any other allowance to which the servant may be entitled during the service, or the value thereof. See notes to the First Schedule, Part II (*g*), under s. 1 (2), and Second Schedule under s. 4 (1) *supra*. If custom is to be given its strict legal meaning it would seem that menial servants are excluded, for it is open to the employer to dismiss the servant with a month's wages only (see the last note). For the modification of this

S. 47 (1) — provision in the case of persons employed by or under the Crown see s. 53 (2) *infra*.

"**Disease or disablement.**"—See ss. 79 *infra* and 8 (1) (*c*) *supra*.

(2) It shall be lawful for any employer, who employs persons in any class of employment specified in any such order, within a locality (if the custom is confined to certain localities) so specified, to give to the Insurance Commissioners the prescribed notice, and thereupon the employer shall, as respects all such persons, be subject to the liabilities, and this Part of this Act shall apply in respect of all such persons, subject to the modifications hereinafter mentioned.

"**It shall be lawful for any employer.**"—The employee has no option in the matter, except in cases under subs. (7) *infra*.

"**The prescribed notice.**"—Appendix II—33, p. 702.

"**All such persons.**"—The employer must exercise the option entirely or not at all; he cannot pick and choose among his employees.

"**The liabilities.**"—See subss. (3) and (9) *infra*.

"**The modifications.**"—See subss. (4), (5), (6) *infra*.

(3) The employer shall be liable to pay full remuneration to every such person during any period or periods not exceeding six weeks in the aggregate in any one year during which such person may be suffering from any disease or disablement commencing while such person is in his employment, notwithstanding that such person may have left his employment before the expiration of that time:

"**Full remuneration.**"—See note to subs. (1) *supra*.

"**In any one year.**"—It is very doubtful whether this means calendar year (cf. *Gibson* v. *Barton*, L. R. 10 Q. B. 329), or any consecutive twelve months. The Interpretation Act, 1889, gives no definition of "year." Note that in subs. (10) *infra*, the words "calendar year," and in s. 8 (5) *supra* the words "twelve months" are used, making the meaning clear in each case. Probably "twelve months" is the meaning most convenient in practice.

"**Disease and disablement.**"—See ss. 8 (1) (*c*), 79, and notes. It will be necessary that the disease or disablement should wholly incapacitate the employee from work, as in the former section. This point may be important where an employer claims immunity on the ground that the six weeks are already exhausted. S. 47 (3)

Provided that, if any such person is engaged for a term of not less than six months certain, the employer shall be liable to pay full remuneration during any period of disease or disablement lasting less than six weeks, and for the first six weeks of any period of disease or disablement lasting more than six weeks, notwithstanding that the aggregate exceeds six weeks, but, where any such period extends beyond the term of the engagement, the employer shall not be liable to make any payment in respect of any part thereof after the expiration of such term.

"**Any period.**"—The effect is that the employer's liability ceases with the employment, but may be unlimited within the period of employment, provided he shall not be liable for more than six weeks continuously; s. (8) (5) *supra* is clearly not intended to apply to such a case, but difficulties may well arise as to whether a "period of disease" is continuous, or whether a new period has begun.

(4) This Part of this Act shall apply in respect of persons so employed as aforesaid, subject to the following modifications:—

(*a*) Sickness benefit shall not be payable in respect of any period during which full remuneration is payable by the employer under this section, but for the purpose of calculating the rate and duration thereof, shall be deemed to have been paid for six weeks before the date as from which it becomes actually payable:

"**Sickness benefit.**"—See s. 8 (1) (*c*).

"**Shall be deemed to have been paid for six weeks.**"—Sickness benefit may become payable after a period of full remunera-

S. 47 (4) (a) — tion actually less than six weeks. (*a*) under the first paragraph of subs. (3) *supra*, if the last of two or more discontinuous periods of sickness brings the total up to six weeks in the year [in which case the periods would have counted as one for the purpose of sickness benefit, s. 8 (5)]; (*b*) under the proviso to subs. (3), if the employment comes to an end before the six weeks. The calculation must be made by ascertaining, independently of this section, the rate and duration of sickness benefit which would have been payable, and then assuming that sickness benefit has been paid for six weeks, and that it then dated from the fourth day of illness [s. 8 (1) (*c*)]. In fact the "full remuneration" will have dated from the first day, and the net effect of this arrangement is that the full rate of sickness benefit comes to an end three days earlier than it otherwise would have done, *i.e.*, the insured person loses the three days at the end, instead of at the beginning, of his illness.

This provision is also important from the point of view of the finances of approved societies [see (*d*) *infra* and "reserve value" (s. 55)], in that it enables the full value to be credited to a society as though it had been liable to pay the benefit for the whole time.

(*b*) The employed rate shall be reduced by twopence (or, where the employed contributor is a woman, one penny half-penny):

"**The employed rate.**"—See s. 4 (1) and the Second Schedule *supra*.

(*c*) The weekly contributions payable by the employer shall be reduced by one penny (or, where the employed contributor is a woman, one half-penny), and the weekly contributions payable by the employed contributor shall be reduced by one penny:

In view of subs. (11) *infra*, no difficulty will arise in applying this reduction except in Ireland, where the contribution payable by a contributor whose remuneration is under 2*s.* a day is ½*d.* (Second Schedule, Part II). This is met by s. 81 (16) *infra*.

(*d*) There shall be credited to the approved society of which any such person is a member, or, if he is a deposit contributor, to his account in the Post Office fund, the difference between the amount of contributions at such reduced rate actually paid

in respect of him and the amount which would have been paid if those contributions had been at the full rate, and the amount of that difference shall be treated as having been expended on sickness benefit, and the proper proportion thereof shall accordingly be paid out of moneys provided by Parliament: S. 47 (4) (d)

"**Credited.**"—See s. 56 (1) *infra.*

"**Post Office fund.**"—See s. 42 (*a*) *supra.*

"**The full rate.**"—See s. 4 (1) and Second Schedule *supra.*

"**The proper proportion.**"—See s. 3 *supra.*

(*e*) Contributions shall not be payable in respect of any period of disease or disablement during which full remuneration is payable under this section if the prescribed notice has been given:

Cf. the proviso to the Third Schedule (1) under s. 4 (2) *supra*; this is the only case where the employer escapes liability unless the benefit is actually paid. See also s. 10 (4) (*a*) *supra*, which provides that arrears shall not be counted against the insured person in such a case, and it is submitted that this will hold good (as far as he is concerned), even if the "prescribed notice" is not given in accordance with this subs. The provision here merely limits the right of the employer to escape payment of contributions. If through ignorance or carelessness no notice is given, and the employer continues to pay contributions, he cannot recover them, and he is presumably entitled to deduct the contributor's share from his wages, provided he complies with the Third Schedule (3).

(*f*) The rules of an approved society or Insurance Committee as to notices and proof of disease and disablement may extend to periods of disease and disablement during which full remuneration is payable under this section.

"**Rules.**"—See s. 14 (2) (3) *supra.*

S. 47 (5) (5) Where a person on ceasing to be so employed becomes temporarily unemployed, paragraphs (*b*) and (*d*) of the last foregoing subsection shall continue to apply in respect of him, and sickness benefit shall not be payable in respect of the first six weeks of any period of disease or disablement commencing after he ceased to be so employed, but, for the purpose of calculating the rate and duration thereof, shall be deemed to have been paid during those six weeks, and notwithstanding anything in this Part of this Act a disease or disablement shall not, for the purposes of sickness benefit, be treated as a continuation of a previous disease or disablement unless the medical practitioner attending such person certifies that it in fact is so.

"**Commencing after he ceased to be so employed.**"—See subs. (1) *supra*. In the case of a disease commencing during the employment and continuing thereafter it is clear that benefit becomes payable when remuneration stops, which, in cases to which the proviso to subs. (3) applies will be at the termination of the employment, and may be after (say) 3 weeks' illness. But will the benefit then be payable for 20 weeks or 26? There are no words which will make it 23. It is submitted that as the subsection does not expressly apply to this case the benefit will be payable for 26 weeks.

"**Temporarily unemployed.**"—As to when temporary unemployment ceases to be temporary, see s. 79 *infra*.

"**Paragraphs (b) and (d).**"—*i.e.*, he can pay contributions, or if he does not arrears will be reckoned, at the reduced rate. But in order that the society may take advantage of (*d*) he must actually pay up the reduced rate, or no grant will be earned. Only the reduced employer's contribution will be remitted under s. 7 of 1913.

"**Sickness benefit shall not be payable.**"—Practically applying paragraph (*a*) *supra*. He may thus be deprived of benefit for those six weeks altogether, even if he is not in arrear at all, if the illness arises after he leaves the employment [see subs. (3) *supra*], except that under the first part of that subs. he will be entitled to remuneration if his six weeks are not exhausted in the current year.

"**Notwithstanding anything.**"—See s. 8 (5) *supra*.

(6) Where such a person as aforesaid ceases to be employed within the meaning of this Part of this Act, and is entitled to become a voluntary contributor

paying contributions at the employed rate, paragraphs (*b*) and (*d*) of subsection (4) shall, if he becomes a voluntary contributor, continue to apply in respect of him, and sickness benefit shall not be payable in respect of the first six weeks of any period of disease or disablement commencing after he became a voluntary contributor, but, for the purpose of calculating the rate and duration thereof, shall be deemed to have been paid during those six weeks, and notwithstanding anything in this Part of this Act a disease or disablement shall not, for the purposes of sickness benefit, be treated as a continuation of a previous disease or disablement unless the medical practitioner attending such person certifies that it in fact is so: S. 47 (6)

"**Ceases to be.**"—See s. 79 *infra*, and see note on "Employed" under First Schedule, Part II. (*a*) *infra*.

"**Entitled to become . . . employed rate.**"—After being for five years an "employed contributor," [ss. 1 (3) (*b*) and 5 (1) (*b*)], possibly also if he was under 45 at entry before Oct. 13th, 1913 [s. 5 (1) (*a*)].

"**Paragraphs** (b) **and** (d)."—See notes to subs. (5) *supra*.

Provided that if any such person at any time wishes to become an ordinary voluntary contributor, he may become such after the payment of twenty-six weekly contributions at the full rate, or, if the society of which he is a member consents, after the payment of such less number of such contributions as the society may appoint.

"**Ordinary voluntary contributor.**"—*i.e.*, paying at the "voluntary rate" [s. 5 (1)], and drawing full sick-pay from the fourth day of illness [s. 8 (1) (*c*)].

"**Twenty-six . . . at the full rate.**"—During which time he would still be subject to the disabilities of this subsection.

(7) Where any employers wish to avail themselves of the provisions of this section as respects the

S. 47 (7) persons employed by them in a class of employment, or in a locality, in which no such custom or practice as aforesaid exists, they may apply to the Insurance Commissioners, and the Commissioners, if, after ascertaining the views of the persons so employed, they think fit, may make a special order extending the provisions of this section as respects the applicants to the class of employment or locality mentioned in the application as if it were a class of employment or locality in which such a custom or practice as aforesaid prevailed.

"**As aforesaid.**"—Subs. (1) *supra.*

"**After ascertaining . . . so employed.**"—By any method of inquiry that they may select and with any result which may satisfy them.

"**Special order.**"—See s. 113, the Ninth Schedule, and Appendix III—51, p. 801.

"**As respects the applicants.**"—Any other applicants even in the same class of employment and locality will, if they want to follow this example, have to get a separate order.

(8) Any question as to whether an employer is entitled to avail himself of the provisions of this section as respects any persons employed by him shall be determined by the Insurance Committee, subject to appeal to the Insurance Commissioners.

"**Entitled to avail himself.**"—*i.e.* whether the employment is within the terms of the "special order," not whether such order ought to be made.

"**Shall be determined.**"—Such a question would also be a question within s. 66 (1) (*b*) *infra*, but the difference between the two methods of determination is trifling, and this subsection would, of course, prevail.

(9) The payment of contributions purporting to be at the reduced rate authorised by this section as respects any persons employed by an employer in any class of employment, shall be conclusive evidence that he is, as respects those persons and

all other persons employed by him in the same class of employment in the same locality, under the liability imposed by this section. S. 47 (9)

"**The reduced rate.**"—See subs. (4) (*b*) and (*c*) *supra.*

"**In any class of employment.**"—The meaning of these words is not clear, but it appears to be the accepted view that this refers only to classes of employment with reference to which a special order has been made, and does not attach the liability to an employer in any other employment who wrongfully pays contributions at the lower rate.

Quære whether an employer who so pays contributions without complying with the formalities prescribed in subs. (2) can be prosecuted for non-payment or otherwise for an offence against the Act. If not, the utility of subs. (2) is scarcely apparent.

"**And all other persons . . . in the same locality.**"—Cf. subs. (2) *supra.* If the "special order" does not confine the custom to any locality, then it would appear from that subsection that the presumption will not be confined to any locality either, but the language here is not so clear.

(10) An employer who has given such notice as aforesaid may, by giving three months' previous notice to the Insurance Committee, withdraw his notice as from the commencement of the next calendar year, and in such case, as from that date, this section shall cease to apply in respect of the persons employed by him in the class of employment to which the notice of withdrawal relates.

"**As aforesaid . . . to the Insurance Committee.**"—See subs. (2) *supra*, where, however, it is laid down that the original notice is to be given to the Insurance Commissioners.

"**Shall cease to apply.**"—But the employer will not thereby be relieved of any liability imposed on him by the custom, of which the making of the "special order" would or would not be a strong indication according to the interpretation put upon the words "custom or practice" [see notes to subs. (1) *supra*]. He may, however, escape a liability under the second paragraph of subs. (3) if the "term of not less than six months certain" extends beyond the calendar year.

(11) None of the provisions of this section shall apply as respects any person employed at a rate of remuneration which is less than ten shillings a week.

"**Rate of remuneration.**"—See note to subs. (1) *supra.*

S. 47 (12) (12) Nothing in this section shall relieve any employer from any legal liability to pay wages during sickness to any person employed by him in accordance with any established custom.

See notes to subs. (1) *supra*.

Special provisions as to the mercantile marine.

48.—In the application of this Part of this Act to masters, seamen, and apprentices to the sea service and the sea fishing service the following provisions shall have effect :—

(1) Neither sickness benefit nor disablement benefit shall be paid to a master, seaman or apprentice suffering from any disease or disablement in respect of any period during which the owner of the ship is under the Merchant Shipping Act, 1894, as amended by any subsequent enactment, or otherwise, liable to defray the expense of the necessary surgical and medical advice and attendance and medicine, and of his maintenance, but, for the purpose of calculating the rate and duration of sickness benefit, such benefit shall be deemed to have been paid from the commencement of the disease or disablement until the determination of such liability as aforesaid, and he shall not be entitled to medical benefit during such period :

Provisions as to the mercantile marine.

23.—(1) . . . .

"*Provided that in respect of that part of such period as aforesaid during which the owner of the ship is not liable to pay wages to the master, seaman, or apprentice so suffering from disease or disablement, sickness benefit may be paid in whole or*

part if such master, seaman, or apprentice has dependants, and was serving on a home-trade ship, and the benefit so paid shall be paid to or applied for the relief or maintenance of such dependants in such manner as the society or committee by which the benefit is administered, after consultation whenever possible with the master, seaman, and apprentice, thinks fit." 1913. S. 28 (1)

"**Application.**"—The payment and collection of contributions under this section is governed by special regulations, Appendix II—34, p. 704.

"**Masters, seamen, and apprentices.**"—The words include all persons (of either sex) except pilots "employed or engaged in any capacity on board any ship." See subs. (10) hereof, which incorporates the definition of the Merchant Shipping Act, and see the Act, 57 and 58 Vict. c. 60, s. 742. See, however, the First Schedule Part I (*b*), p. 11 and notes, and Appendix V. The definition has been construed as having a narrower meaning than the words at first suggest. They apply to all persons engaged in the work of the ship, but not to such a person as the valet of a passenger (*Schwartz* v. *India Rubber, etc. Co.*, 27 T.L.R. 231).

"**Merchant Shipping Act, 1894, as amended.**"—As to the liability of the shipowner to maintain and provide medical attendance, etc., see M.S.A., 1906 (6 Edw. 7 c. 48, s. 34):

"(1) If the master of, or a seaman (or apprentice, *ib.* s. 49) belonging to, a ship (see below) receives any hurt or injury in the service of the ship (including illness brought on by bad provisions, see *Board of Trade* v. *Sundholm*, 4 Asp. 196), or suffers from any illness, not being venereal disease or an illness due to his own wilful act or default (see *In re Young & Harston's Contract*, 31 Ch.D. 168; see also *Lewis* v. *G.W. Ry. Co.*, 3 Q.B.D. 195), or to his own misbehaviour, the expense of providing the necessary surgical and medical advice and medicine, and also the expenses of the maintenance of the master or seaman until he is cured, or dies, or is returned to a proper return port (*i.e.*, the port at which he was shipped, or a port in the country to which he belongs, s. 45), and of his conveyance to the port, and in the case of death the expense (if any) of his burial, shall be defrayed by the owner of the ship, without any deduction on this account from his wages.

"(2) If the master or a seaman is on account of any illness temporarily removed from his ship for the purpose of preventing infection, or otherwise for the convenience of the ship, and subsequently returns to duty, the expense of the removal and of providing the necessary advice and attendance and medicine, and of his maintenance while away from the ship shall be defrayed in like manner.

"(3) The expense of all medicines, surgical and medical advice, and attendance given to a master or seaman whilst on board his ship shall be defrayed in like manner.

"(4) In all other cases any reasonable expenses duly incurred by the

S. 48 (1) — owner for any seaman in respect of illness, and also any reasonable expenses duly incurred by the owner in respect of the burial of any seaman who dies whilst on service, shall, if duly proved, be deducted from the wages of the seaman." (See also s. 35, as to the means of recovering such expenses.)

The owners are also bound to supply medicines and carry a store on board (M.S.A, 1894, s. 200), and to carry a doctor on every foreign-going ship having 100 persons on board (*ib.* s. 209).

For the purposes of the above provisions, "ship" means a sea-going ship registered in the United Kingdom (M.S.A., 1906 s. 49; M.S.A., 1894, s. 260), or one which ought to have been so registered (*ib.* s. 266), or a sea-going British ship registered out of the United Kingdom, except when within the jurisdiction of the British possession in which it is registered [*ib.* s. 261 (*d*)], light-ships and pleasure yachts (*ib.* s. 262), and fishing-boats (*ib.* s. 263), unless fishing exclusively on the coasts of the United Kingdom.

In the case of venereal disease a seaman is not entitled to medical attendance under the Merchant Shipping Act, but he will be entitled to medical benefit if he is a member of the Seamen's National Insurance Society, because under subs. (12) he is deemed to reside in England [cf. ss. 8 (4), 14 (4)], though he will not be so entitled if he elects to join another approved society instead.

(2) In the case of masters, seamen, and apprentices serving on foreign-going ships or ships engaged in regular trade on foreign stations, the employed rate and the employer's contributions shall each be reduced by one penny a week, and every four weekly contributions paid in any calendar year by a master, seaman, or apprentice whilst serving on such a ship shall, for the purposes of determining the number of contributions to be paid by him in that year and for the purposes of calculating arrears, be treated as five such contributions:

"**Foreign-going ships.**"—"Foreign-going ship includes every ship employed in trading or going between some place or places in the United Kingdom, and some place or places situate beyond the following limits; that is to say the coasts of the United Kingdom, the Channel Islands, and Isle of Man, and the Continent of Europe between the River Elbe and Brest, inclusive." (57 & 58 Vict. c. 60, s. 742.) See also subs. (10) hereof.

"Employed in" necessarily implies that the ship habitually "goes foreign" (The *Winestead*, 1895, P. 170; The *Glanystwyth*, 1899,

P. 118), and includes the time when she is touching at home ports at the beginning or end of a voyage, and apparently even when she is laid up for survey or repair. S. 48 (2)

"**Trade on foreign stations.**"—See subs. (10) hereof.

"**The employed rate.**"—The seaman's contributions remain 4*d.* The employer pays 2*d.* and the employed rate is 6*d.*

"**To be paid by him.**"—The seaman is entitled to count his contribution for every week in the foreign trade as 1¼, and for every week in any other employment as one, and is therefore entitled under par. (3) of the Third Schedule to demand payment in full of all wages accruing after paying 52 contributions on that basis in any calendar year.

"**For the purposes of calculating arrears.**"—See s. 10 (4) and (7). For the purpose of paying up arrears the seaman must pay contributions in full, since four weekly contributions will count as five, only if paid in the calendar year and whilst serving on a foreign-going ship. Quære, however, whether the rate to be paid is 6*d.* or 7*d.*; clearly under s. 10 (6) only 2*d.* can be excused in the case of a man whose last employment was in the foreign trade.

Provided that—

(*a*) nothing in this provision shall affect the number of employer's contributions to be paid in respect of such a master, seaman, or apprentice, but no employer's contributions paid in respect of any week in respect of which no contribution is payable by the master, seaman, or apprentice shall be taken into account in reckoning the amount of his arrears;

"**Taken into account.**"—It appears to follow that such contributions cannot be referred to either for the purpose of reducing his arrears if paid, or of aggravating them if unpaid. A seaman in respect of whom forty-two whole contributions have been paid is clear of arrears, and it makes no difference to him whether the employer pays further contributions or no.

(*b*) there shall be credited to the approved society of which the master, seaman, or apprentice is a member, or, if he is a deposit contributor, to his account in the Post Office fund, a

S. 48 (2) (b)

sum equal to two-fifths of the amount of the contributions actually paid in respect of him, and an equal sum shall be treated as having been expended on sickness benefit, and the proper proportion thereof shall accordingly be paid out of moneys provided by Parliament:

"**Credited to the approved society.**"—As to the special credit for superannuation allowances, see subs. (7) (*a*) *infra*.

"**Two-fifths.**"—This is in addition to the contributions (less 1§*d.*) which are credited to the society under s. 56. For the purpose of making up the Parliamentary grant a further sum is credited and treated as spent [cf. s. 47 (4) (*a*)].

(3) A master, seaman, or apprentice who is neither domiciled nor has a place of residence in the United Kingdom shall not be deemed to be employed within the meaning of this Part of this Act, but the employer shall be liable to pay the same contributions in respect of him as would otherwise have been payable by him as employer's contributions, except in cases where the ship is engaged in regular trade on foreign stations:

"**Domiciled.**"—"'Domicile' means the place or country which is considered by law to be a person's permanent home" (Dicey on Domicile, p. 1), or, "habitation in a place with the intention of remaining there for ever, unless some circumstances should occur to alter that intention" (per Lord Wensleydale, in *Wicker* v. *Hume*, 4 Jur. N.S. 936).

"**Place of residence.**"—See notes to First Schedule, Part I (*b*), under s. 1 (2) and to s. 8 (4) *supra*.

"**The same contributions.**"—*i.e.*, 2*d.* or 3*d.* weekly according as the ship is engaged in home or foreign trade, see subs. (2). These contributions are expended on British seamen under subs. (6).

"**On foreign stations.**"—See subs. (10).

(4) The Board of Trade shall, as soon as may be after the passing of this Act, cause a

society to be formed, to be called the Seamen's National Insurance Society, of which any masters, seamen, and apprentices to the sea service and the sea fishing service who are employed within the meaning of this Part of this Act shall be entitled to become members, but nothing in this section shall prevent any such person joining another approved society instead of the society so formed: S. 48 (4)

(2) *The rules of the Seamen's National Insurance Society may, notwithstanding anything in subsections* (4) *and* (8) *of section forty-eight of the principal Act, provide for the admission to the society of masters, seamen, and apprentices to the sea service or sea-fishing service who are entitled to be or become voluntary contributors, and for allowing a member who leaves the sea service and who is or continues to be a voluntary contributor to remain a member of the society.*

The Seamen's National Insurance Society has adopted as its emblem the international code signal D.C. "We are coming to your assistance." We venture to submit that I.N., "Let us keep together for mutual protection," would meet the case.

"**Shall be entitled to become members.**"—The right apparently accrues so soon as a master, seaman, or apprentice becomes employed and therefore liable to contribute. How it may be exercised (*e.g.*, whether a seaman can join the society when on ship-board) must depend upon the scheme to be prepared; as to the conditions under which a person previously insured can join an approved society see ss. 30 (1), 43 (2). There can be no medical examination of candidates for the Seamen's Society, and ss. (6) and (12) confer very great advantages upon members of the Seamen's Society.

(5) The affairs of the Seamen's National Insurance Society shall be managed by a committee constituted in accordance with a scheme to be prepared by the Board of

S. 48 (5)

Trade with the approval of the Insurance Commissioners, comprising representatives of the Board of Trade, of shipowners, and of members of the society in equal proportions, and the society shall, notwithstanding anything in this Part of this Act, become an approved society :

"**Scheme**"—This scheme constitutes the committee only. Another "scheme" prepared by the committee will regulate the extra benefits (subs. 7).

"**An approved society.**"—Save as expressly provided in this section, the other provisions of Part I of this Act will apply to the Seamen's Society in like manner as to other approved societies. The provisions as to transfer values [modified by subs. (7) hereof], reserve values, valuation, and control of funds will therefore apply. It is submitted that the Board of Trade scheme cannot vary these provisions. (Sed cf. s. 78.)

(6) All contributions paid by employers in respect of masters, seamen, or apprentices who are neither domiciled nor have a place of residence in the United Kingdom, and consequently deemed not to be employed within the meaning of this Part of this Act, shall be credited to the Seamen's National Insurance Society:

Contributions."—See subs. (3). The society must necessarily keep them separate from its other funds.

(7) In addition to medical, sanatorium, sickness, disablement, and maternity benefits members of the Seamen's National Insurance Society shall be entitled to such other benefits as may be provided under a scheme to be prepared by the committee of management, with the approval of the Board of Trade and the Insurance Commissioners, and such other benefits

shall include pensions for masters and seamen with long sea service, and the scheme may provide for preference being given to masters and seamen who have served in foreign-going ships or ships engaged in foreign trade over those who have served in the coasting and home trade ships, and such preference may be proportionate to the length of time spent in the first-mentioned service: S. 48 (7)

"Such other benefits."—These need not apparently be "additional benefits" as defined in s. 8 (1) (*f*) and the Fourth Schedule. It is submitted that s. 37 (3) does not apply to these benefits which are not paid out of a surplus found on valuation.

"As may be provided."—It is not clear whether Parliament will pay two-ninths of the cost of these benefits also; see notes to s. 44 (2) *supra*. If not, the surplus arising from subs. (2) (*a*) and (*b*) and on the general working of the Society could be dealt with by a scheme for additional benefits under s. 37.

Provided that—

(*a*) The scheme shall provide for making a proper proportion of the sums credited to the Seamen's National Insurance Society under the last foregoing subsection applicable towards the payment of pensions or superannuation allowances granted by other approved societies to members with such sea service that, had they been members of the Seamen's National Insurance Society, they would have been entitled to pensions under the scheme; and

(*b*) in the case of the transfer of a member of the society to another approved society, the transfer value payable in respect of him shall be

S. 48 (7) (b)

calculated with reference to the liabilities of the society for benefits other than such pensions as aforesaid:

"**Transfer value.**"—Par. (*a*) refers only to men who are not members of the Seamen's National Insurance Society at all. A man who is a member of that society cannot transfer his pension rights to any other, but may transfer his other rights. If these do not include any right to the additional benefits mentioned in s. 8 (1) (*f*), though they may include other extra benefits, this may cause his transfer value to be slightly less than that of a member of an ordinary approved society of the same age. On the other hand he will continue after transfer to be entitled to a pension from the Seamen's National Insurance Society.

(8) The rules of the Seamen's National Insurance Society shall provide for allowing a member who leaves the sea service and is unable to obtain admission to another approved society on account of the state of his health to continue a member of the Seamen's National Insurance Society for the purposes of this Part of this Act, and the rules of that society may provide that a member of the society who has fulfilled the conditions entitling him to such pension as aforesaid shall not be deprived of his right to the pension by reason only that he has ceased to be a member of the society at the time when the pension first becomes payable or ceases so to be at any subsequent time:

Cf. s. 46 (3) (*h*).

(9) Where a master, seaman, or apprentice is at the commencement of this Act a member of a society which becomes an approved society he may, if that society and the Seamen's National Insurance Society so

agree, continue to be a member of the first-mentioned society for the purposes of benefits under this Part of this Act other than pension, and become a member of the last-mentioned society for the purposes of pension only, and in such case the balance of the contributions payable in respect of him (after deducting the sums to be retained by the Insurance Commissioners towards discharging their liabilities in respect of reserve values) shall be divided between the two societies in such proportion as they may agree: S. 48 (9)

Cf. subs. (2) (*b*) hereof.

In the case of a seaman in a foreign-going ship no provision is made as to the division between the Seamen's Society and another approved society of the special Parliamentary grant under par. (*b*) of subs. (2), which is not in the usual language of the Statute included in the term contributions.

(10) Expressions in this section have the same meaning as in the Merchant Shipping Acts, 1894 to 1907, and the expressions "foreign-going ships" and "home trade" ships include ships engaged in the sea-fishing service, and the expression "ship engaged in regular trade on foreign stations" means a ship engaged regularly in trade between ports outside the British Islands when trading between such ports, but, for the purposes of this provision, a ship shall not be deemed not to be engaged in such a trade by reason only that she puts into a port in the United Kingdom for the purpose of survey or repair:

S. 48 (10) "**Engaged regularly.**"—See the Glanystwyth (1899) (68 L.J.P. 37) on the words "employed in the coasting trade." See also the Cayo Bonito (1902) P. 216.

"**For the purpose.**"—It is submitted that if when coming home she does so for the primary purpose of survey or repair she does not lose her exemption because she takes the opportunity of bringing a cargo. The word "only" governs not the purpose of the voyage but the reason of disqualification.

(11) The provisions of this Part of this Act affecting the employed rate and the rates of contributions of employers and contributors in Ireland, and depriving insured persons in Ireland of medical benefit, shall not apply to any such master, seaman, or apprentice, unless he has a permanent place of residence in Ireland and is not a member of the Seamen's National Insurance Society; and in the case of a master, seaman, or apprentice serving on a foreign-going ship or a ship engaged in foreign trade to whom such provisions do apply the amount by which the employed rate and the employer's contributions are to be reduced shall be one half-penny a week:

"**Ireland.**"—See s. 81 and the Second Schedule, Part II.

"**Permanent place of residence.**"—See notes to First Schedule, Part I (*b*), under s. 1 (2) and s. 8 (4) *supra*.

(12) Members of the Seamen's National Insurance Society shall, for the purposes of this Part of this Act, be deemed to reside in England, and the medical benefit and sanatorium benefit of such members shall be administered by the society instead of by the Insurance Committee, and the provisions of this Part of this Act relating to the

administration of those benefits shall apply accordingly subject to such modifications as may be prescribed, but nothing in this provision shall prevent the society agreeing with Insurance Committees for the administration of those benefits by the Committees in relation to individual members of the society. S. 48 (12)

"**Prescribed.**"—See Appendix II—35, 36, pp. 722, 724.

"**Deemed to reside in England.**"—The effect of this subsection may be that a man who is a member of the Seamen's Society is entitled to benefit in whatever part of the world he may be so long as the owner of the ship is not liable to provide him with necessaries (*e.g.*, if he has been returned to a foreign port at which he was shipped, or is suffering from an injury resulting from his own misconduct); or it may be held that he is nevertheless "temporarily resident" [s. 8 (4)] in the place where he is in the flesh, although his "place of residence" is deemed to be in England, whereas it is actually in Scotland, Ireland, or Wales.

In any case these words definitely assign the supervision of his benefits to the English Commission, and may therefore bring that Commission into relation with Scottish, Irish, and Welsh Insurance Committees, notwithstanding the provisions of ss. 80—82.

49.—*Repealed by s. 3 (2) of the Act of* 1913.

50.—Where it is proved to the satisfaction of the Insurance Commissioners that a trade or business carried on by any employers is of a seasonal nature and subject to periodical fluctuation, and that those employers systematically employ persons throughout the year and work short time during the season when the trade or business is depressed, the Insurance Commissioners may make a special order reducing, as respects such persons, the employed rate and the contributions payable by the employers and contributors to such extent and for such period in the year as may be specified in the order, and increasing such rate and contributions to a Special provisions as to seasonal trades.

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corresponding extent and for a corresponding period during the remainder of the year, and the order may contain such incidental, supplemental, and consequential provisions as may appear necessary for adapting the other provisions of this Part of this Act to cases under this section.

Cf. the powers of the Commissioners under s. 19 of 1913 as to casual or intermittent employment, *post* p. 429.

"**Systematically.**"—This does not necessarily mean that the whole of the same persons will be employed throughout the year, and it may, of course, happen that some persons having paid the higher rate of contribution during the busy season will either be dismissed (from some cause unconnected with the depression) or voluntarily seek other employment during the slack season, in which case the full ordinary rate will have to be paid in respect of them.

"**Special Order.**"—See s. 113 and the Ninth Schedule.

"**The employed rate.**"—See s. 4 (1) and the Second Schedule *supra.*

Special provisions as to inmates of charitable homes, &c.

51.—(1) Where the managers of any institution carried on for charitable or reformatory purposes prove that the persons who *for such purposes* are inmates of the institution receive maintenance and medical attendance when sick, the Insurance Commissioners may grant a certificate of exemption to those managers, and, where such a certificate of exemption is granted, any such inmates who are employed by the managers of the institution shall not in respect of such employment be deemed to be employed within the meaning of this Part of this Act:

The words in italics are added by s. 24 of 1913, which deleted the words "and supported by."

"**Charitable.**"—See notes to s. 12 (1) *supra.*

"**Reformatory.**"—Including a Reformatory School under the Children Act, 1908, and also a Rescue Home or similar institution.

"**Inmates.**"—The word is wide enough to include not only the patients or other recipients of the charity of such an institution, but also the indwelling staff, as, *e.g.*, the nurses living in a hospital. It

has been held that a clerk is an "inmate" of his employer's place of abode within s. 150 of the Public Health Act, 1848 (*Mason* v. *Bibby*, 2 H. & C. 881). "It would rather seem that every lodger is an 'inmate'" (*Buxton* v. *Jones*, 1 M. & G. 86, and note thereto). See also *R.* v. *Slade*, 65, L.J.M.C. 109. But it is doubtful whether a hospital nurse is "supported" by an institution which maintains her as part of her reward for services rendered. S. 51 (1)

"**Certificate of exemption.**"—Cf. s. 2 *supra.*

"**Who are employed.**"—It is very doubtful whether an ordinary inmate can be said to be employed within the meaning of this Act. See notes to the First Schedule, Part I (*a*), under s. 1 (2) *supra*, and especially *Burns* v. *Manchester and Salford Wesleyan Mission* (99 L.T. 579).

Provided that it shall be a condition of such exemption that the managers shall be liable to pay in respect of any such inmate who, having been an inmate of the institution for more than six months, leaves the institution, the following sums:

(*a*) In the case of a person who was at the time of entering the institution below the age of sixteen, such capital sum as will be sufficient to secure him benefits under this Part of this Act at the full rate;

"**Liable to pay.**"—To the National Health Insurance Fund, s. 54 (1).

"**Below the age of sixteen.**"—There will be nothing to pay unless he is of the age of 17 or upwards on leaving, [s. 9 (4)].

"**Such capital sum.**"—See s. 9 (4) *supra*, but note that nothing is payable until the person becomes an employed contributor, or if he has spent his time since attaining the age of 17 "in a school or college, in indentured apprenticeship or otherwise under instruction without wages, or otherwise in the completion of his education"—which would apply to the majority of the institutions referred to here.

(*b*) In the case of a person who was at the time of entering the institution of the age of sixteen or upwards, and who was at that time an insured person and a member of an approved society, a sum equal to the value, calculated in the prescribed manner, of the contributions which, apart from this

S. 51 (1) (b)

section, would have been payable in respect of him during the time he was in the institution.

"**The value of the contributions.**"—See note to s. 43 (2) (*a*) *supra*, and Appendices II—37, p. 726, and IV—9.

(2) Every such inmate as aforesaid shall, if he was an insured person before entering the institution, be suspended from benefits whilst he is such an inmate, and, if he was at such time a member of an approved society and has been an inmate of the institution for a period exceeding six months, the time during which he is in the institution shall be disregarded for the purpose of reckoning arrears.

"**Such inmate.**"—These words apparently denote an inmate who is employed [subs. (1)], but it cannot be pretended that the reference of the word "such" is clear. In any case it would seem that s. 12 prevents the payment of a benefit to the inmate in person, and this subsection can therefore only operate as a disqualification of his dependants. It is to be hoped that the narrow construction of this section, which as a final clause it should receive, will be accepted.

Any period less than six months will be counted in reckoning arrears.

Special provision as to persons becoming certificated teachers

52.—Where a person who has been employed to teach in a public elementary school ceases to be employed within the meaning of this Part of this Act by reason of becoming a teacher to whom the Elementary School Teachers (Superannuation) Act, 1898, applies and does not become a voluntary contributor, there shall be paid to the Board of Education by the approved society of which he is a member or, if he is not a member of an approved society, out of the amount standing to his credit in the Post Office fund, a sum equal to the value calculated in the prescribed manner of the contributions paid by or in respect of him under this Part of

this Act since he first began to teach in a public elementary school, or, if the amount standing to his credit is less than that sum, then the whole amount so standing to his credit; and the sum so paid to the Board of Education shall be placed by them to his credit in the Deferred Annuity fund in accordance with the rules for the time being applicable thereto. S. 52

"**Employed.**"—A teacher is employed within the meaning of this Act only if employed "under a contract of service or apprenticeship." See the First Schedule, Part I (*a*) and note thereto, under s. 1 (2) at p. 4 *supra*.

The assumption underlying the present section of the Act is that an elementary school teacher is an employed person within the meaning of the Act, *i.e.*, is under a contract of service. See, however, *Crisp* v. *Thomas*, 63 L.T. 756, and *Baxter* v. *Barber*, *Times Newspaper*, 24th April, 1903, on the question whether a teacher is under a contract of service or no. See also *Crocker* v. *Plymouth Corporation* (1903), 1. K.B. 494, as to who is the employer of a teacher in a non-provided school.

It would appear on the whole that since an assistant-teacher is bound to conform to the directions of the headmaster as to the manner in which he shall discharge his duties, his contract is clearly one of service, though the cases above cited throw some doubt upon the question of whom he serves.

The case of a pupil teacher or a student-teacher is, however, by no means easy. Such "teachers" are commonly in fact scholars or bursars in receipt of a maintenance grant in the nature of a prize won in competitive examination. They are, however, frequently "employed under a contract" expressly framed to conceal this fact, and purporting to be a contract of service or apprenticeship. The reason for this is that the old school boards had no power to spend money otherwise than on elementary education; and the training of students in the art of teaching being higher, or technical education, the school boards, who were bound to maintain the supply of teachers for their own purposes, could not give them scholarships or accept them as students. They therefore purported to give them "wages" and to employ them in elementary schools, and this fiction was winked at by the Board of Education.

Now that the Elementary Education Authority is, except in certain boroughs and urban districts merged in the Education Authority, the fiction is scarcely required; but, owing to the limitation of the funds available for higher education under the Act of 1902, there are still some teachers trained at the expense of the funds for elementary education under the old fiction. There are therefore side by side in many schools and colleges students under one article of the code who purport to be employees, and students under another article who frankly are not.

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It is submitted that none are really employed, and none therefore insurable.

"**Ceases to be employed.**"—See First Schedule, Part II (*d*) under s. 1 (2) at p. 17.

"**The Elementary School Teachers Superannuation Act 1898.**"—This Act (61 & 62 Vict. c. 57) applies to every teacher certificated after the passing of the Act (*ib.* s. 1) and to those previously certificated who elected to come under the scheme. Such teachers are excluded from the number of employed contributors under this Act [First Schedule, Part II (*d*)]. "The expression 'certificated teacher' means a teacher who is recognised under the Education Code as a certificated teacher for public elementary schools" (61 & 62 Vict. c. 57, s. 11), or under the Scotch Education Code as a certificated teacher in a school in receipt of annual Parliamentary grant (*ib.* s. 12).

"**Value calculated in the prescribed manner.**"—This value bears no relation whatever to the transfer value of an insured person under s. 31 (1), but is a purely arbitrary sum. The intention is apparently that the Post Office or approved society should pay to the Board of Education the surplus of the contributions previously paid by the Local Education Authority in respect of the teacher over the estimated expenditure on benefits. If the actual amount of the contributions be taken it is clear that a society must pay considerably more than it has ever received in respect of such a teacher, since by reason of s. 55 (3) it is credited with only seven-ninths of those contributions; and there is no provision in this section that the sum paid out shall be treated as having been expended on benefits for the purpose of recovering Parliamentary grant equal to the other two-ninths. It is, however, clearly the intention of the section that the sums so payable in respect of a deposit contributor and of a society member should be calculated in the same manner. The manner is prescribed by Regulations in App. II—38, p. 726.

"**The amount standing to his credit.**"—This proviso apparently applies only to the deposit contributor, as the phrase is meaningless when applied to a society member.

"**To his credit in the Deferred Annuity fund.**"—S. 4 of the Act of 1898, provides that the amount of teachers' annuities shall be determined "in respect of the contributions made by them from time to time under this Act." It is presumably the intention of this section that the sum so "placed to his credit in the Deferred Annuity fund" should for the purpose of estimating his annuity be treated as a "contribution made by him" under the Act of 1898.

As to Irish teachers see s. 81 (17).

Application to other persons in the service of the Crown.

53.—(1) This Part of this Act shall apply to persons employed by or under the Crown, other than those with respect to whom special provision is made by this Part of this Act, in like manner as if the employer were a private person:

Provided that, in the case of a person employed in the private service of the Crown, the head of the department of the Royal Household in which he is employed shall be deemed to be his employer. S. 58 (1)

"**Under the Crown.**"—The "public service" means any service of the Crown anywhere, and includes the Government of India (re *Sir Stuart Samuel*, 108 L.T. 696). It is submitted that the words of this section are of equally wide meaning, and require the insurance of persons employed under the Government of India or of a Crown Colony, or probably of a self-governing Dominion, subject, however, to the exemption of persons within the First Schedule, Part II (*b*), under s. 1 (2) *supra*.

"**Other than those . . . . this Act.**"—The First Schedule, Part II (*a*), (*b*) and s. 46 *supra*.

(2) The provisions of this Act relating to reduced insurance in cases where the employer is liable to pay wages during sickness shall extend in respect of persons employed by or under the Crown to cases where two-thirds only of the full remuneration are payable during periods, or parts of periods, of disease or disablement, if such remuneration is so payable for not less than three months in any year, and those provisions shall apply accordingly as if two-thirds of the full remuneration were substituted for the full remuneration and as if three months were substituted for six weeks as the maximum amount of time during any year such remuneration is payable.

"**Reduced insurance.**"—See s. 47 *supra*, and the special orders referred to, Appendix III—B 7.

Financial Provisions.

54.—(1) All sums received in respect of contributions under this Part of this Act and all sums paid out of moneys provided by Parliament under this Part of this Act in respect of the benefits thereunder and the expenses of administration of such benefits National Health Insurance Fund.

S. 54 (1) shall be paid into a fund, to be called the National Health Insurance Fund, under the control and management of the Insurance Commissioners, and the sums required to meet expenditure properly incurred by approved societies and insurance committees for the purposes of the benefits administered by them and the administration of such benefits shall be paid out of that fund.

"**Moneys provided by Parliament.**"—These include not only the statutory two-ninths under ss. 3, 46, 47, and 48, but also the sanatorium penny under s. 16 (2) (*b*); and, under the head of "contributions," the sums referred to in the proviso to s. 4 (1) and in s. 49 (2).

"**The National Health Insurance Fund.**"—The adventures of the money paid into this fund are somewhat complicated, as appears below. To take the processes in their chronological order. First comes payment into the fund under s. 54 (1); next, deduction of the 1½*d.* contributed to reserve values, under s. 55 (3); then the crediting to societies under s. 56 (1) (*a*); then the ascertainment of balances available for investment under s. 54 (3); and finally the division of the balances under s. 56 (1) (*b*), and the application of the divided portion under s. 54 (3) and under s. 56 (2).

"**Shall be paid out of that fund.**"—An approved society has apparently unlimited power of drawing upon the National Health Fund for the cost of benefits under the Act, and the proper expenses of management. The effect is that until the first valuation (s. 36), the payment of the benefits mentioned in s. 8 (1) (*a*) to (*e*), and thereafter, from one valuation to another, that of those conferred by any scheme under ss. 37 (1) (*a*) or (*c*) or 38 (1) (*b*) is guaranteed to members of approved societies, although, if they overdraw the average expenditure, they will suffer at the next valuation.

On the question whether an Approved Society may borrow money for the purposes of its statutory business and apply the funds under this section in payment of interest thereon, see *Reg.* v. *Reed*, (s. Q.B.D. 483; 49 L.J.Q.B. 600).

Part payments have been made under Orders under s. 78 (App. III—A 11–21).

(2) The sums payable to the said fund out of moneys provided by Parliament shall be paid in such manner and at such times as the Treasury may determine.

Cf. ss. 3, 4 (1), 46 (3) (*b*), 47 (4) (*d*), 48 (2) (*b*), 49 (2) and the Second Schedule.

Parliamentary contributions under ss. 4 (1), 49 (2) and the Second Schedule obviously stand on a different footing from the Parliamentary proportion of benefits and will presumably be paid at a different time.

(3) The Insurance Commissioners shall ascertain periodically what sums standing in the National Health Insurance Fund to the credit of the several societies and of the *Deposit Contributors'* fund and of the Navy and Army Insurance Fund are available for investment, and the amount so ascertained shall, so far as not required under the provisions of this Part of this Act to be paid over to societies for investment, or to be retained for investment on their behalf, or for the discharge of liabilities of societies, be carried to a separate account, called the Investment Account, and shall be paid over to the National Debt Commissioners and by them invested in accordance with regulations made by the Treasury in any securities which are for the time being authorised by Parliament as investments for Savings Banks funds, but those Commissioners shall, in making the investment, give preference to stock or bonds issued under the provisions of the Acts relating to borrowing for raising capital for the purposes of the local loans fund where the purposes for which such capital is required is the making of advances for the purposes of the Housing of the Working Classes Acts, 1890 to 1909 : S. 54 (3)

Provided that nothing in this provision shall prevent the Insurance Commissioners paying over to the National Debt Commissioners for temporary investment, pending the ascertainment of the amount available for investment as aforesaid, any sums in the National Health Insurance Fund not required to meet current liabilities.

"**To the credit,**" *i.e.*, under s. 56 (1) (*a*).

"**Several societies.**"—Including the Seamen's Society [s. 48 (5)].

S. 54 (6) —

"**Available for investment.**"—It is apparently a matter entirely for the discretion of the Commissioners what proportion of a society's balance, under s. 56 (1), can properly be invested.

"**To be paid over,**" *i.e.*, under s. 56 (1) (*b*). Three-sevenths of the moneys not required for the discharge of liabilities are to be carried to Investment Account.

"**Regulations made by the Treasury.**"—See these Regulations, Appendix I—2, p. 453.

"**Securities—authorised.**"—See the Savings Bank Act, 1863, 26 and 27 Vict. c. 87, s. 19.

"**Local loans fund—housing.**"—See 53 and 54 Vict. c. 70, ss. 25, 43, 65, 66, 67; 63 and 64 Vict. c. 59, s. 3 (2); 3 Edw. 7, c. 39, ss. 1, 15; 9 Edw. 7, c. 44, ss. 3, 4, 30.

The effect of these sections is shortly that money may be advanced to a local authority for the purposes of housing and improvements on the security of the rates up to any amount, the period of repayment being 80 years. It may be advanced to a society registered under the Industrial and Provident Societies Act, 1893, and prohibited from paying more than 5 per cent., on mortgage of freehold or long leasehold premises, up to two-thirds of the value, and may be advanced to other persons and companies undertaking the housing of the working classes up to one-half of the value of the mortgaged premises, the period of repayment in either case being forty years.

(4) There shall be credited to the *Deposit Contributors'* fund and to the Navy and Army Insurance Fund interest at the prescribed rate per annum on the sums from time to time standing to the credit of those funds in the Investment Account.

"**The prescribed rate.**"—At present 3½ per cent. See the Regulations, 1913, Appendix II—39, p. 728.

Cf. s. 56 (1) (*c*), and Appendix II—40, art. 16, p. 736.

(5) The accounts of the National Health Insurance Fund shall be audited by the Comptroller and Auditor-General in such manner as the Treasury may direct.

(6) The National Debt Commissioners shall present to Parliament annually an account of the securities in which moneys forming part of the said fund are for the time being invested.

55.—(1) The Insurance Commissioners shall cause tables to be prepared showing, in cases in which such provision is necessary, the capital sums (in this Part of this Act referred to as "reserve values") which it is necessary to provide in respect of members entering into insurance at ages over the age of sixteen to meet the estimated loss (if any) arising through the acceptance by an approved society of such persons as members upon the terms and conditions as regards contributions and benefits prescribed by this Part of this Act. S. 55 (1) Reserve values.

"**Tables.**"—See Appendix IV—10, 11, 12.

"**In cases in which such provision is necessary.**"—The reserve value of a person entering into insurance is the sum with which an approved society containing him would be debited in respect of him on actuarial valuation. It is, therefore, at the moment of his entering into insurance, the same as his transfer value, under ss. 31 (1) and 43 (1). The reserve value of an insured person may therefore generally be defined as his transfer value at the time of becoming insured. In calculating the reserve values it must be observed that the liability of a society which accepts him is to provide seven-ninths of the benefits and cost of administration under this Part of this Act. The contributions which it will receive for the purpose in respect of an employed contributor [s. 4 (1), Second Schedule] and of a voluntary contributor below the age of forty-five entering into insurance within six months after the commencement of this Act [5 (1) (*a*)] are 7*d.* per week, less 1½*d.* [subs. (3) hereof], *i.e.*, 5½*d.* or $\frac{7}{8}$ of 7*d.*

In the case of (*a*) voluntary contributors entering into insurance above the age of 45 [s. 5 (1) (*a*)];

(*b*) voluntary contributors entering into insurance after sixty-five weeks from the commencement of the Act [s. 5 (1)],

the contributions are to be increased; and in the case of

(*c*) employed contributors (other than women married at the commencement of the Act, widows, or persons emerging from school, college, or apprenticeship) entering into insurance above the age of 17 and after sixty-five weeks from the commencement of this Act [s. 9 (4)], or re-entering after suspension from benefit [ss. 10 (1) and 44 (1)], the sickness benefit is to be reduced or the contributions increased. Case (*a*) is the only one in which the liability to contribute to reserve values is remitted by subs. (3) hereof, but see note thereto: it will be for the Commissioners to say whether any reserve value is required in cases (*b*) and (*c*), and to adjust the contributions to the benefits in preparing their tables. See note to s. 5 (1) p. 40 *supra*.

S. 55 (1) — "**Members entering into insurance.**"—A person entering into insurance will not in general be already a "member" of an approved society, and it is therefore submitted that the word "members" is synonymous with "persons," and that a reserve value is ascribed to every person entering into insurance within 12 months from the commencement of the Act, though it is not credited to any account unless and until he joins an approved society. See subs. (2) hereof and note thereto.

"**Contributions.**"—See ss. 4 (1), 5 (1).

"**Benefits.**"—See ss. 8, 9, 10.

"**The estimated loss.**"—The amount of the reserve values so estimated will depend on two elements:

(1) The age of the person entering into insurance.

(2) The actuarial tables of sickness and maternity rates used in estimating the liability of the society. The Government actuaries in their published estimates of the total reserve values required, do not take into account the value of the prospective extension of benefits under s. 8 (9) of the Act; and it is submitted that since the Act makes no definite provision as to the amount of such extension, which is a matter for subsequent legislation, this section does not require that it should be taken into account. The liability of the society is, therefore, to pay seven-ninths of the cost of benefits and management, including additional benefits [s. 8 (1) (*f*)], receiving a contribution of 5⅓*d.* per week for the purpose [see subs. (3) hereof].

The actuarial tables of sickness are, though possibly they need not have been, the same for all the divisions of the United Kingdom. It is claimed that the rates of sickness are lower in Scotland than in England, and if this be the case, Scottish Societies may anticipate a surplus on valuation. The reserve values credited to Scotland may be smaller per head than in England if there is a lower age distribution in Scotland. The provisions for writing off the reserve values made by subs. 1 (3) and (4) hereof is, however, precisely the same in all the members of the United Kingdom, so that it may be reasonable to anticipate in consequence of the provision for separation of funds made by ss. 80–82 hereof, that the period occupied by this process of writing off may be shorter in Scotland, and probably longer in Ireland, than in England, and the times at which the benefits will be extended in the different countries would vary accordingly. [See s. 83 and notes thereto, and the notes to subs. (4) hereof.]

(2) On a person of the age of seventeen or upwards joining an approved society for the purposes of this Part of this Act, there shall be credited to the society the reserve value (if any) appropriate to such person in accordance with such tables.

The sums so credited to a society in respect of

reserve values shall carry interest at the rate of three per centum per annum. S. 55 (2)

"A person."—The word clearly includes a person who is already a deposit contributor. If he became a deposit contributor within twelve months from the commencement of the Act, an approved society accepting him at any time thereafter becomes liable to him for the full benefits under the Act, and his is, therefore, one of the "cases in which such provision (*i.e.*, of reserve values) is necessary" in the words of subs. (1) hereof. See Appendix V. Model Rules B 7 (6).

The sum carried by him under s. 43 (2) from the Post Office account to the credit of the approved society is the excess of his transfer value over his reserve value [see note to subs. (1) hereof]; and it is therefore clear that a society cannot accept him without loss unless a reserve value is credited to the society in respect of him making up the full transfer value. Since it is the policy of the Act to encourage insured persons to join approved societies (*e.g.*, no additional benefits are payable to deposit contributors) it appears that the somewhat ambiguous language of this and the preceding sub-section intends that a reserve value shall be credited to the approved society in such a case. This contention is supported by the fact that every such person is compelled to contribute to the reserve values fund under the sub-section next ensuing.

The persons in respect of whom Reserve Values must be credited are employed contributors over the age of 17, and Voluntary Contributors between the ages of 17 and 45 entering into insurance before the expiration of sixty-five weeks from the commencement of the Act, as well as all persons entering into insurance as employed contributors above the age of 32, in the case of men, and 22 in the case of women, at any time (see Appendix IV—4, 5, *post*), and persons who complete their education after 17 [s. 9 (4)] and all women married before entry into insurance. The bulk of the Reserve Values, will therefore be credited as in the first year of the Act, but there will be a constant slight drain on the fund thereafter.

By s. 28 and First Schedule (D) of the Act of 1913 [*q.v.* under s. 65 (1) *infra*], the Insurance Commissioners may make regulations as to the crediting or variation and cancellation of reserve values.

(3) Out of each weekly contribution paid by or in respect of an insured person who is a member of an approved society (other than a voluntary contributor who entered into insurance within six months after the commencement of this Act and at the date of that entry was of the age of forty-five years or upwards) there shall be retained by the Insurance Commissioners the sum of one penny and five-ninths (or in the case of women one penny half-penny), and

S. 55 (3) the amounts so retained shall, together with any other moneys available for the purpose, be applied in manner provided by this Part of this Act towards discharging the liabilities of the Insurance Commissioners to approved societies in respect of the reserve values created by this section.

"**An insured person.**"—There are three other exceptions to the number of insured persons to whom this section applies, beside the one expressly set out in this subsection. Married women voluntarily insured, and aliens, pay nothing to the reserve fund [ss. 44 (2) (*c*) and 45 (2) (iv)]; and in the case of naval seamen, marines and soldiers who are members of approved societies, 1*d.* only is deducted from their contribution for reserve values, the remaining $\frac{5}{8}$*d.* being contributed out of the Navy and Army Insurance Fund [(s. 46 (2) (iv.)].

"**Shall be applied.**"—That is to say in the manner provided by the next subsection. All such moneys, though not immediately credited to any society, remain a part of the National Health Insurance Fund under s. 54 (1), unless and until dealt with under s. 56 (1) (*b*).

(4) The Insurance Commissioners shall periodically apportion amongst the several societies, including the Navy and Army Insurance Fund, the sums retained by them, and the sums, if any, otherwise available for the discharge of such liabilities as aforesaid, in proportion to the amount of reserve values for the time being credited to the several societies, and shall credit to each society the amount so apportioned, and any balance of the sums so credited to a society, after providing for interest on the reserve values for the time being credited to the society, shall be written off the amount of the reserve values so credited.

"**Sums . . . otherwise available.**"—*e.g.*, under s. 10 (1) and s. 43 (1) (*b*).

"**Shall credit.**"—The effect of this provision is that approved societies receive a total credit equal to the total contribution, but two-ninths of the contributions are dealt out among the societies according to the age of their members and not according to the source of the contributions.

"**In proportion to the amount of reserve values for the time being credited.**"—The effect of this is to provide for the simultaneous extinction of all reserve values in English societies, whether credited in respect of men or women. So also the Scottish reserve values will be simultaneously extinguished, though the period may be reached either earlier or later in Scotland, Ireland or Wales according to the sickness there experienced.

"**Shall be written off the . . . reserve values.**"—The effect is simply to substitute slowly a real credit for the purely fictitious one provided by subs. (2), which is in fact nothing more than a device for distributing the State grant in accordance with the age distribution in different societies. These fictitious reserve values are slowly transformed into the real reserves of the different approved societies, four-sevenths of which will be under their private control [(s. 56 (1) (*b*)]. When this period of substitution is completed the benefits are to be extended under s. 8 (9); a part of the 1½*d.* being set free for the purpose. It is however clear that to maintain actuarial soundness a further reserve must be built up in respect of such extended benefits, and a part of the 1½*d.* must therefore still be retained for the purpose.

(5) If any person is convicted of the offence of knowingly making any false statement as to his age in any declaration made for the purpose of obtaining a reserve value to be credited to an approved society in respect of him, the reserve value shall be cancelled and the member of the society in respect of whom it was credited shall be treated as if he had entered into insurance after the expiration of *sixty-five weeks* from the commencement of this Act.

"**Offence.**"—The member will also be liable to three months' imprisonment or a fine (S.J. Act, 1879), under s. 69 (1) hereof.

"**Shall be treated as if,**" &c.—If an employed contributor, his benefits will be reduced [s. 9 (4)], and if a voluntary contributor his contributions will be increased [s. 5 (1)].

"**Sixty-five weeks.**"—By s. 2 (1) of the Act of 1913, p. 420.

Transactions between the Insurance Commissioners and societies.

56.—(1) The Insurance Commissioners shall, subject to the approval of the Treasury, make regulations with respect to crediting and debiting to the several societies sums received and paid by the Insurance Commissioners on behalf of and to societies and as to the payments to be made by and

S. 56 (1) to the Commissioners to and by societies, and those regulations shall, amongst other things—

(*a*) provide for crediting to each society the contributions paid by or in respect of the members of the society after deducting the amounts retained thereout for discharging the liabilities of the Insurance Commissioners in respect of reserve values;

"**Make regulations.**"—See s. 65 and Appendix II—40, p. 728.

"**Paid . . . to societies.**"—These payments are not apparently limited to the amount of the society's credit; but are limited under s. 54 (1) to expenditure properly incurred, *i.e.*, for minimum or additional benefits and management.

"**The amounts retained.**"—These are also credited [s. 55 (4)], but not to the same societies.

(*b*) require the Insurance Commissioners, on carrying any sum to the credit of an approved society in the investment account, to pay over to the society for investment, or, at the request of the society, to retain for investment on behalf of the society four-sevenths, or, so far as the sums are attributable to women, one-half, of the amount so credited to the society;

See Appendix II—40, art. 12, p. 734.

"**Investment account.**"—See s. 54 (3) and note thereto.

"**At the request of the society.**"—The effect of making such a request is that the society may be exempted from giving other security to the Commissioners [s. 26 (1)].

"**Retain for investment.**"—See subs. (3) hereof.

"**Amount so credited.**"—The words "so credited" clearly refer to the process of crediting under par. (*a*) hereof. The sum to be paid over under this paragraph must be estimated before any sum can be carried to the Investment Account under s. 54 (3). The clear intention of the section is that the balance of the member's contribution should be paid to his society, and the balance of the employer's contribution to the Investment Account.

(*c*) provide for crediting to each society interest at the prescribed rate per annum on the sums for the time being standing to the credit of the society in the investment account; S. 56 (1) (*c*)

"**The prescribed rate.**"—The actuarial calculations upon which the financing of the benefits is based are made on the assumption that the rate of interest will be 3 per cent.; any higher rate obtained will increase the possibility of additional benefits, but will have no effect in diminishing the period for extension of benefits after substitution of reserve values.

(*d*) provide for the discharge of debit balances in such manner as the Insurance Commissioners determine, either by the reduction of the reserve values credited to the society or out of the proceeds of the realisation of securities held by the society or by the Commissioners on behalf of the society, and out of the sums standing to the credit of the society in the investment account proportionately:

"**Reduction of the reserve values.**"—See s. 43 (1) (*a*), and the proviso to s. 44 (2). The effect of reducing the reserve values is to penalise the society concerned by diminishing its share of the credits given from time to time under s. 55 (4).

"**Sums standing to the credit.**"—Approved societies are not concerned with the fluctuations in capital value of securities held by the National Debt Commissioners for the Investment Account, but are absolutely entitled, for the purpose of discharging their debit balances, to the sums so standing to their credit. (Cf. the provisions of the various Savings Banks Acts.)

Provided that, in the case of any society which gives notice to that effect to the Insurance Commissioners, no part of the sums carried to the credit of the society in the investment account shall be paid over to the society or retained by the Commissioners for investment on its behalf, but the whole amount shall remain to the credit of the society in

S. 56 (1) (d) the investment account, and in such case the regulations made under the foregoing provisions shall apply to the society subject to the prescribed modifications.

"**Notice.**"—The effect of such notice will be to relieve the society from the task of supervising its investments, to guarantee its funds, and to relieve it of the need for giving security.

"**No part.**"—The society cannot apparently by notice require the Commissioners to invest a part of the sums due and pay over the balance. It is, however, submitted that such notice does not bind all funds thereafter becoming due, but may be limited to the funds immediately payable.

Quære whether the notice can be withdrawn and the funds demanded. Apparently not.

(2) Every approved society shall invest any sums paid to the society for investment, and shall for the purpose have power to invest in any securities in which trustees are for the time being by law empowered to invest trust funds, or in any stocks, mortgages, or other securities issued by any local authority within the meaning of the Local Loans Act, 1875, and charged on any rates levied by or on the order or precept of such authority, or in any other securities for the time being approved by the Insurance Commissioners.

"**Trust Funds.**"—The securities referred to are:

(*a*) Parliamentary stocks or public funds, or Government securities, of the United Kingdom, including Bank Annuities and Exchequer Bills (see *Brown* v. *Brown*, 4 K. & J. 704; *Slingsby* v. *Grainger*, 7 H.L.C. 273).

(*b*) Real or heritable securities in Great Britain or Ireland: *i.e.* on mortgage, but not purchase, of fee simple or copyhold lands in England and Wales, and in Scotland also of heritable leaseholds, and in Ireland also of leaseholds perpetually renewable with a head-rent (*Macleod* v. *Annesley*, 16 Beav. 600) or of lands held upon fee-farm grants under 12 and 13 Vict. c. 105 and 31 and 32 Vict. c. 62. But trustees should not invest upon a contributory mortgage (*Dive* v. *Roebuck*, 1909, 1 Ch. 328) a second or other deferred mortgage (*Drosier* v. *Brereton*, 15 Beav. 226; *Chapman* v. *Browne*, 1902, 1 Ch. 785), a deposit of title deeds (*Swaffield* v. *Nelson*, 1876, W.N. 255) a stock mortgage (*Whitney* v. *Smith*, L.R. 4 Ch. 513), a mortgage of unfinished houses or other buildings (*Walker* v. *Walker*, 59 L.J.

Ch. 386), or a mortgage of real property held for lives (*Head* v. *Gould*), 1898, 2 Ch. 250). Trustees should not invest upon mortgage of property belonging to one of themselves (*Francis* v. *Francis*, 5 De G. M. and G. 108), and would probably be well advised not to advance the society's money upon mortgage to other officers of the society, but there is no reason why they should not advance it to other members, if the security is suitable. S. 56 (2)

(*c*) Stock of the Banks of England or Ireland.

(*d*) India 3½ and 3 per cent. stocks, or other capital stocks issued by the Indian Government under statutory authority, and charged upon the revenues of India.

(*e*) Securities the interest of which is for the time being guaranteed by Parliament (see *In re National Permanent Building Society*, 1890, W.N. 117).

(*f*) Consolidated stock created by the Metropolitan Board of Works or by the L.C.C., or debenture stock created by the Receiver for the Metropolitan Police District.

(*g*) Debenture, rent-charge, guaranteed or preference stock of any railway company in Great Britain or Ireland incorporated by special Act of Parliament, and having paid a dividend during each of the 10 years preceding the investment.

(*h*) Stock of any railway or canal company in Great Britain or Ireland whose undertaking is leased in perpetuity, or for a term of not less than 200 years at a fixed rental to any such railway company as is mentioned in (*g*), either alone or jointly with any other railway company.

(*i*) Indian guaranteed railway stocks or shares, provided they are not redeemable within 15 years from the date of investment, or debenture stocks of such railway companies, the interest on which is paid or guaranteed by the Indian Government, even if so redeemable.

(*j*) "B" annuities of the Eastern Bengal, East Indian, and Scinde, Punjaub and Delhi Railways, and any like annuities created since 1893 or in future, on the purchase of any railway by the Indian Government, charged on the revenues of India, and authorised by statute to be accepted by trustees in lieu of any stock held by them in the purchased railway; also deferred annuities Class D, and annuities Class C of the East Indian Railway Company.

(*k*) Stock of any Indian railway company upon which a fixed or minimum dividend in sterling is paid or guaranteed by the Indian Government, or upon the capital of which the interest is so guaranteed.

(*l*) Debenture, guaranteed or preference stock of any company in Great Britain or Ireland, established for the supply of water for profit, and incorporated by special Act of Parliament or by Royal Charter (not under the Companies Acts), and having during each of the 10 years preceding the investment paid a dividend of not less than 5 per cent. on its ordinary stock.

(*m*) Nominal or inscribed stock issued or to be issued by the corporation of any municipal borough having, according to the returns of the last census prior to the date of investment, a population exceeding 50,000, or by any county council under the authority of any Act of Parliament or Provisional Order.

(*n*) Similar stock of any commissioners incorporated by Act of Parliament for the supply of water, and having a compulsory power

S. 56 (2) — of levying rates over an area having a similar population, provided that during each of the 10 years preceding the investment, the commissioners have not levied more than 80 per cent. of the amount of rates authorised by law.

(*o*) Stocks, funds, or securities, for the time being authorised for the investment of cash under the control or subject to the order of the High Court. See O. XXII. r. 17: the whole of the securities so authorised are included in the above list, except (*p*) "Nominal Debentures or Nominal Debenture Stock under the Local Loans Act, 1875; provided that in each case such debentures or stock shall not be liable to be redeemed within 15 years from the date of investment." The above is the list of investments authorised by the Trustee Act, 1893, s. 1, and O. XXII. r. 17. To this list must be added: (*q*) Colonial stock registered in the United Kingdom in accordance with the provisions of the Colonial Stock Acts, 1877 to 1900, and with respect to which there have been observed such conditions (if any) as the Treasury may, by order notified in the *London Gazette*, prescribe (63 & 64 Vict. c. 62, s. 2). (*r*) Metropolitan Water Stock [Metropolis (Water) Act, 1902, s. 17 (4)]. By s. 2 of the Act of 1893 trustees may (unless expressly forbidden) invest in redeemable stocks at a price above the redemption value, except in the case of stocks authorised by paragraphs (*g*) (*i*) (*k*) (*l*) (*m*) and (*q*) above if the stock is redeemable within 15 years at par or some other fixed rate, or if it is redeemable at such rate at any time and the price is more than 15 per cent. above such rate. They may hold redeemable stocks until redemption, and may from time to time vary any investment.

"**In any other securities.**"—These words will not apparently cover the purchase of land. See the Charitable Funds Investment Act, 1870, and as to the meaning of "securities" generally, see re *Rayner* (1904), 1 Ch. 178, at p. 189.

"**Local Authority . . . Local Loans Act, 1875.**"—"Means the justices (now the Council) of any county, liberty, riding, party, or division of a county . . . the council of any municipal borough, also any authority whatever having power to levy a rate, as in this Act defined, and also any prescribed authority" (38 & 39 Vict. c. 83, s. 34).

"**Rates.**"—See definition of a rate in the Local Loans Act, 1875, *loc. cit.* See Appendix I—1, 12 (2), p. 449.

The Trustees of the society are entitled to an indemnity against the funds of the society in respect of covenants properly entered into by them in connection with the investment of the funds of the Society. [*Wise* v. *Perpetual Trustee Co.* (1903), A.C. 139].

(3) Where, at the request of a society, the Insurance Commissioners instead of paying over any sum to the society retain such sum for investment on behalf of the society, they shall invest such sum in accordance with the directions of the society in any securities in which the society might have

invested it had it been paid over to the society, and shall from time to time vary such investments in accordance with the like directions, and shall pay over to the society all sums received by way of interest or dividend on the investments held by them on behalf of the society. S. 56 (3)

"**In any securities.**"—See subs. (2) hereof and note thereto.

(4) Every approved society shall apply the sums received by way of interest or dividend on investments held by the society or by the Insurance Commissioners on behalf of the society towards the cost of the benefits under this Part of this Act of the members of the society and the cost of the administration of those benefits, or otherwise, as the Insurance Commissioners may prescribe.

"**Dividend on investments.**"—Both investments and dividend held by the society under this section are "assets under this Act" within the meaning of ss 35 (1) (*b*) and 36 (1), and must be valued from time to time in manner provided by s. 36.

See Appendix I—1, 12 (1) (*c*), p. 449. These regulations are not yet made.

Insurance Commissioners: Advisory Committee.

57.—(1) As soon as may be after the passing of this Act there shall be constituted for the purposes of this Part of this Act Commissioners (to be called the Insurance Commissioners), with a central office in London, and with such branch offices as the Treasury may think fit, and the Commissioners shall be appointed by the Treasury, and of the Commissioners so appointed one at least shall be a duly qualified medical practitioner who has had personal experience of general practice. Constitution of Insurance Commissioners, appointment of inspectors, &c.

"**Insurance Commissioners.**"—As to the powers and duties of the Commissioners see s. 65 *infra*, and note thereto, and Appendix I—1, p. 443.

S. 57 (1) — "**Personal experience of general practice.**"—The necessity to have had personal experience of general practice only applies to the medical member of the English Commissioners and not to those of Scotland, Ireland and Wales. By "general practice" is usually meant ordinary domiciliary practice in contrast to hospital practice or practice as a consultant or as a specialist. "Has had personal experience," that is, he need not be a general practitioner at the time of his appointment as a Commissioner, if he has previously been in general practice.

(2) The Insurance Commissioners may sue and be sued, and may for all purposes be described by that name, and shall have an official seal which shall be officially and judicially noticed, and such seal shall be authenticated by any Commissioner or the secretary to the Commissioners, or some person authorised by the Commissioners to act on behalf of the secretary.

"**Judicially noticed.**"—The seals of the Local Government Board and similar bodies and of other permanent statutory Commissioners are similarly privileged. See also 8 & 9 Vict., c. 113, s. 1.

(3) The Insurance Commissioners may appoint such officers, inspectors, referees, and servants, for the purposes of this Part of this Act as the Commissioners, subject to the approval of the Treasury as to number, may determine, and there shall be paid out of moneys provided by Parliament to the Commissioners and to such officers, inspectors, referees, and servants, such salaries or remuneration as the Treasury may determine; and any expenses incurred by the Treasury (including the remuneration of valuers and auditors appointed by the Treasury) or the Commissioners in carrying this Part of this Act into effect, to such extent as the Treasury may sanction, shall be defrayed out of moneys provided by Parliament.

"**Any expenses.**"—Including the printing, &c., of cards and books, s. 7 and Appendix II—2, art. 13, p. 468.

"Valuers and auditors appointed by the Treasury."—As to valuers of the accounts of approved societies see s. 36 (1); and as to valuation of the National Health Insurance Fund see s. 54 (5). S. 57 (3)

Accountants for the purposes of the National Health Insurance Fund and credits of approved societies therein are not appointed by the Treasury, but are the servants of the Commissioners [s. 56 (1)].

(4) Every document purporting to be an order or other instrument issued by the Insurance Commissioners and to be sealed with the seal of the Commissioners authenticated in manner provided by this section, or to be signed by the secretary to the Commissioners or any person authorised by the Commissioners to act on behalf of the secretary, shall be received in evidence and be deemed to be such order or instrument without further proof, unless the contrary is shown.

"Order or other instrument."—These words do not include an ordinary business letter. In interpreting the words "deed, will, or other written instrument," in Order LIVa, r.1. of the Rules of the Supreme Court, Mr. Justice Stirling said: "It seems to me that the word 'instrument' was meant to receive a wide construction, and that it would apply to any written document under which any right or liability, whether legal or equitable, exists" (in *Mason* v. *Schuppisser*, 81 L.T. 147 at p. 148). So also Dr. Johnson: "a writing containing any contract or order"; and Webster: "a writing expressive of some act, contract, process, or proceeding," both cited and approved by Sir Henry Hawkins in *R.* v. *Riley* (1896), 1 Q.B. 309, at p. 314.

See the Statute, 8 & 9 Vict., c. 113, which largely covers the field of this section.

(3) *The Documentary Evidence Act*, 1868, *as amended by the Documentary Evidence Act*, 1882, *shall apply to each of the said several bodies of Insurance Commissioners, and to the said joint committee, as if each of those bodies and the joint committee were included in the first column of the schedule to the first-mentioned Act, and the chairman or any other member or the secretary or clerk, or any person authorised to act on behalf of the secretary or clerk, of the body or committee, were mentioned in the*

S. 57 (4) *second column of that schedule, and as if the regulations referred to in those Acts included any document issued by any of those bodies or that committee.*

The effect of this provision is to make a certified copy or King's Printer's copy of any order, special order, or regulation of the Commissioners or of the Joint Committee receivable in evidence.

(5) The Insurance Commissioners may empower any inspector appointed by them to exercise in respect of any approved society or any branch of an approved society all or any of the powers given by section seventy-six of the Friendly Societies Act, 1896, to an inspector appointed thereunder:

Provided that any complaint or report as to any such branch as aforesaid made by an inspector under this subsection shall be communicated to the central body or other central authority of the society.

"**Inspector appointed by them.**"—Home Office inspectors and other Government inspectors acting under s. 112 (4) on behalf of the Insurance Commissioners will have no such power.

"**Powers given by . . . the Friendly Societies Act.**"—*i.e.*, to examine into and report on the affairs of a society. See 59 and 60 Vict., c. 25, s. 76. These powers can only be exercised upon the requisition of members of the society supported by evidence of the applicants' *bona fides*.

Appointment of Advisory Committee.

58.—The Insurance Commissioners shall, as soon as may be after the passing of this Act, appoint an Advisory Committee for the purpose of giving the Insurance Commissioners advice and assistance in connexion with the making and altering of regulations under this Part of this Act, consisting of representatives of associations of employers and approved societies, of duly qualified medical practitioners who have personal experience of general practice, and of such other persons as the Commis-

sioners may appoint, of whom two at least shall be women. S. 58

See Appendices I—1, 17, p. 452, and III A—22.

"**Have personal experience.**"—These words probably have the same meaning as "has had personal experience" in s. 57 (1), *q.v.*

Insurance Committees.

Appointment of Insurance Committees.

59.—(1) An Insurance Committee shall be constituted for every county and county borough.

"**County.**"—*i.e.*, administrative county (s. 79 *infra*). See the Local Government Act, 1888.

As to actions against Insurance Committees for negligence, see *Henly* v. *Lyme Regis*, 6 L.J. (O.S.) 226, 227, C.P.

(2) Every such committee shall consist of such number of members as the Insurance Commissioners, having regard to the circumstances of each case, determine, but in no case less than forty or more than eighty, of whom—

(*a*) three-fifths shall be appointed in such manner as may be prescribed by regulations of the Insurance Commissioners so as to secure representation of the insured persons resident in the county or county borough who are members of approved societies, and who are deposit contributors, in proportion, as nearly as may be, to their respective numbers;

"**In proportion.**" — The proportion required is only between members of societies as a whole and deposit contributors as a whole, not between members of different societies, though the regulations (Appendix II—41, p. 741) secure the proportion throughout.

(*b*) one-fifth shall be appointed by the council of the county or county borough;

(*c*) two members shall be elected in manner provided by regulations made by the Insurance Commissioners, either by any

S. 59 (2) (c)

association of duly qualified medical practitioners resident in the county or county borough which may have been formed for that purpose under such regulations, or, if no such association has been formed, by such practitioners;

"**Medical practitioners**."—It will be seen that the Act provides that whatever the size of the local insurance committee may be, two medical practitioners shall be directly elected by the profession, and at least one more added by the Commissioners. In addition there are other practitioners to be chosen by the Councils, varying in number with the size of the committee [par. (*d*)]. Thus in a committee of 40 there must be at least four, in a committee of 60 or upwards at least five, and in a committee of 80 at least six medical practitioners. Medical practitioners who are on the list of practitioners entering into agreements with the committee to give medical attendance to the insured [s. 15 (2)] are not excludedfrom being members of the committee, but the representatives appoined need not themselves be on the list of medical practitioners referred to in s. 15 (2) *supra*, or indeed medical practitioners at all. Cf. s. 62 *infra*. See Appendix II—42, p. 755.

"**Formed for that purpose**."—This would exclude branches of the British Medical Association, or any other medical society, which are formed for other purposes, from electing the medical members of the committee. It is suggested as a convenient arrangement that the regulations might recognise the local medical committee (s. 62) as being formed for this, among other purposes, especially as it is to be representative of all the practitioners in the area.

(*d*) one member or, if the total number of the committee is sixty or upwards, two members, or if the total number of the committee is eighty, three members, shall be duly qualified medical practitioners appointed by the council of the county or county borough;

The members so appointed will be in addition to those appointed under (*b*).

(*e*) the remaining members shall be appointed by the Insurance Commissioners:

Provided that—

(i) The regulations with respect to the appointment of members to represent insured

persons shall provide for conferring on the approved societies which have members resident in the county or county borough the power of appointing the representatives of such members, and, where an association of the deposit contributors resident in the county or county borough has been formed under such regulations as aforesaid, for conferring on such association the power of appointing the representatives of the deposit contributors; S. 59 (2) (i.)

"Conferring on the approved societies."—*i.e.*, on the central bodies of such societies, not necessarily on the members resident in the county or county borough.

(ii) Of the members appointed by the council of the county or county borough two at least shall be women, and of the members appointed by the Insurance Commissioners one at least shall be a duly qualified medical practitioner and two at least shall be women.

"A duly qualified medical practitioner."—So that the representation of medical practitioners will vary from four to six according to the size of the committee.

(3) The Insurance Commissioners may, where any part of the cost of medical benefit or sanatorium benefit is defrayed by the council of the county or county borough, increase the representation of the council and make a corresponding diminution in the representation of the insured persons.

"Is defrayed by the Council."—See ss. 15 (7), (8), 17 (2) (3) and 21 *supra*.

(4) The Insurance Commissioners may make regulations as to the appointment, quorum, term of

S. 59 (4) office, and rotation of members and proceedings generally (including the appointment of sub-committees consisting wholly or partly of members of the committee) of the committee, and the employment of officers and the provision of offices by the committee, including the use by the committee, with or without payment, of any offices of a local authority, but subject to the consent of such authority, and any such regulations may provide for the constitution of district insurance committees, and for apportioning amongst the several district insurance committees any of the powers and duties of the Insurance Committee and regulating the relations of district insurance committees to the Insurance Committee and to one another:

(2) *At least one woman shall be on every sub-committee formed by an insurance committee for dealing with the administration of any benefit, and section fifty-nine of the principal Act shall be varied accordingly.*

"**Regulations.**"—Appendix II—43, p. 763 and II—44, pp. 765.

"**Local authority.**"—Defined in the Public Health Act, 1875, s. 4, as an urban or rural sanitary authority, now urban or rural district councils (Local Government Act, 1894, s. 21), including the council of a borough and county borough, but not a metropolitan borough [London Government Act, 1899, s. 31 (1)]. No other authority is there included in this phrase, which does not therefore include a board of guardians, a parish council, or the council of a county other than a county borough, unless the phrase is to have a wider interpretation in this Act. (See the wider definition in the Local Loans Act, 1875, *supra*, p. 236).

Provided that the regulations so made shall require the Insurance Committee of every county (except in cases where, owing to special circumstances, the Commissioners consider it unnecessary) within six months after the commencement of this Act to prepare after consultation with the county

council and submit for approval to the Commissioners a scheme for the appointment of district insurance committees for the county and prescribing the area to be assigned to each such committee, and in particular the scheme shall provide for the appointment of a district insurance committee for each borough (including the City of London and a metropolitan borough) within the county having a population of not less than ten thousand, and for each urban district within the county with a population of not less than twenty thousand, but, if the Insurance Committee or, on appeal, the Insurance Commissioners consider it expedient in the case of any such borough (outside London) or urban district, any adjoining areas may be grouped with such borough or urban district for the purpose of the appointment of a district insurance committee. S. 59 (4)

"**Each borough.**"—See s. 21 *supra.*

"**Adjoining areas.**"—Not necessarily existing local government areas, but rural districts are generally grouped round a borough or urban district.

(5) Any Insurance Committee may, and shall if so required by the Insurance Commissioners, combine with any one or more other Insurance Committees for all or any of the purposes of this Part of this Act, and, where they so combine, the provisions of this Part of this Act shall apply with such necessary adaptations as may be prescribed.

30.—(1) *Every insurance committee constituted or to be constituted under section fifty-nine subsection* (1) *of the principal Act shall be a body corporate by the name of the insurance committee for the borough* (*or county*) *of , and every such insurance* Insurance committees.

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committee shall have perpetual succession and a common seal, and may sue and be sued, and (subject to the consent in every case of the Insurance Commissioners) have power and authority (without any licence in mortmain) to take, purchase, and hold land for the purposes of the principal Act and this Act.

As to the effect of this section on pending actions and contracts see *Dean* v. *Mellard*, 32 L.J.C.P., 282.

Powers and duties of Insurance Committees.

60.—(1) The Insurance Committee of a county or county borough shall, in addition to the other powers and duties conferred and imposed on it by this Part of this Act, have the following powers and duties :—

"**The other powers and duties.**"—Administration of medical benefit (s. 15), sanatorium benefit (ss. 16, 17), all benefits of "deposit contributors" (s. 42), and see also ss. 2 (2), 14, 21, 39 (4) (5) (7), 46 (3) (*f*) (*k*), 48 (12), 63.

(*a*) It shall make such reports as to the health of insured persons within the county or county borough as the Insurance Commissioners, after consultation with the Local Government Board, may prescribe, and shall furnish to them such statistical and other returns as they may require, and may make to them such other reports on the health of such persons and the conditions affecting the same, and may make such suggestions with regard thereto as it may think fit, and the Insurance Commissioners shall forward to the councils of the counties, boroughs, and urban and rural districts, which appear to them to be affected by or interested in any such reports, returns, or suggestions, copies of such reports, returns, and suggestions, and the

reports and returns so made shall include such reports and returns as will enable an analysis and classification to be made of the persons who are deposit contributors: S. 60 (1) (a)

"**Such reports as to the health of insured persons.**"—There is no provision in s. 15 (medical benefit), requiring the provision of reports upon their patients to be made part of the duty of medical practitioners with whom arrangements are made.

"**Deposit contributors.**"—S. 42 *supra.*

(*b*) It shall make such provision for the giving of lectures and the publication of information on questions relating to health as it thinks necessary or desirable: and may, if it thinks fit, for that purpose make arrangements with local education authorities, universities and other institutions.

"**Make such provision.**"—As to the funds for these purposes see s. 61 (2) *infra.*

(*c*) It shall keep proper books and accounts in the prescribed form and shall, when required, submit such accounts to audit by auditors appointed by the Treasury.

Cf. s. 35 (1) (*a*) *supra*, and Appendix II—45, p. 768.

(2) For the purpose of assisting Insurance Committees in the exercise and performance of their powers and duties under this Part of this Act, and with a view to promoting co-operation between such committees and the councils of counties, boroughs, and urban and rural districts, any medical officer of health may, at the request of an Insurance Committee and with the consent of the council by whom he is appointed, attend meetings of the committee and give such advice and assistance as is in his power.

S. 60 (2) — "**Medical officer of health . . . the council.**"—See Local Government Act, 1888, ss. 17, 18; and Housing and Town Planning Act, 1909, s. 68, as to counties and county boroughs. Public Health Act, 1875, ss. 189–191, and Housing, &c., Act, 1909, s. 69, as to urban and rural districts; and Public Health (London) Act, 1891, s. 106, as to metropolitan boroughs. There is nothing in the Act to prevent a council appointing their medical officer as a representative on the Insurance Committee.

(3) For the purposes of this section the council of a borough includes the mayor, aldermen, and commons of the City of London in common council assembled, and the council of a metropolitan borough.

Income.

61.—(1) All sums available for sanatorium benefit in a county or county borough, and all sums payable in respect of the members of approved societies and deposit contributors resident in the county or county borough for the purposes of medical benefit and administrative expenses in any year, shall be paid or credited to the Insurance Committee at the commencement of that year.

"**Credited at.**"—Must be read as credited as at, for the sum to be credited cannot be ascertained at the commencement of the year. See *e.g.* Appendix III, A—24.

"**Sums available for sanatorium benefit.**"—See ss. 16 (2) 17 (2) (3).

"**Sums payable . . . medical benefit.**"—See ss. 15 (6) (7) (8), 42 (*d*).

"**Administrative expenses.**"—S. 42 (*c*), where, however, the words are "in the administration of benefits"; this can hardly include the duties referred to in s. 60. The "sums" must in each case include the Parliamentary contribution of two-ninths.

"**At the commencement of the year.**"—Or, by s. 28 and First Schedule (F) of the Act of 1913 [*q.v.* under s. 65 (1), *infra*], at such times as the Insurance Commissioners with the consent of the Treasury may prescribe.

(2) There shall also be paid to the Insurance Committee in every year by each approved society having members who are insured persons resident in the county or county borough, in respect of each

such member, the sum of one penny towards the administrative expenses of the committee: S. 61 (2)

"**One penny.**"—The Committee and not the Society will spend this penny on the administration of benefits and draw the State grant thereon under s. 3. It follows that the Society really loses and the Committee gains not 1*d.* but 1½*d.* See the Accounts of Approved Societies Regulations, 1913, App. II—18, Sch .1, 10 (i) *d*, p. 653.

The sums mentioned in this and the next succeeding subs. are apparently the only ones which will be available for the general expenses (apart from the actual administration of benefits), *e.g.*, the expenses mentioned in s. 60; see also note to s. 63 (5) *infra.*

Provided that, if the special circumstances of any county, *or county borough*, are such that the Insurance Commissioners consider that the travelling expenses of the members of the committee should be repaid to them by the committee, the Insurance Commissioners may authorise such payment, and in such case may increase the said sum of one penny to such sum, not exceeding twopence, as they may determine.

The words in italics are inserted by s. 31 (2) of 1913.

See also s. 31 (1) of 1913, *post* p. 433.

(3) It shall be lawful for any local authority, out of any fund or rate out of which the expenses of the authority are payable, to subscribe such sums as it may think fit towards the general purposes of the Insurance Committee.

"**Any local authority.**"—See note to s. 59 (4) *supra.*

"**Any fund or rate.**"—As to county (and other) boroughs, see note to s. 15 (8) *supra.* As to urban districts, the Public Health Act, 1875, ss. 209, 210, and the Local Government Act, 1894, s. 28. And as to rural districts, the Public Health Act, 1875, s. 229, and the Local Government Act, 1894, s. 29.

"**General purposes.**"—Including the benefits of deposit contributors and the administration thereof, in addition to the contributions to medical benefit under s. 15 (7) (8), and to sanatorium benefit under s. 17 (2) (3), as well as administrative expenses; cf. s. 12 (2) (*b*) for another source of revenue to this fund.

(3) *An insurance committee may pay as general expenses incurred by them in the execution of their*

S. 61 (3) *duties any sum, not exceeding ten pounds in any one year, as a subscription to the funds of any association of insurance committees whose objects are approved by the Insurance Commissioners, as well as any reasonable expenses of the attendances of representatives, not exceeding in any case four, at meetings of such associations, on a scale to be approved by the Commissioners.*

The Insurance Committee may also contribute to the expenses of a local committee of medical practitioners or chemists under s. 33 (2) of 1913 (under s. 62 *infra*).

Local medical committees.

62.—Where a local medical committee has been formed for any county or county borough or for any area for which a district committee has been formed and the Insurance Commissioners are satisfied that such committee is representative of the duly qualified medical practitioners resident in the county or county borough or such area as aforesaid, they shall recognise such committee, and, where a local medical committee has been so recognised, it shall, subject to regulations made by the Insurance Commissioners, be consulted by the Insurance Committee or district committee, as the case may be, on all general questions affecting the administration of medical benefit, including the arrangements made with medical practitioners giving attendance and treatment to insured persons, and shall perform such other duties, and shall exercise such powers, as may be determined by the Insurance Commissioners.

'**District committee.**"—See s. 59 (4).

"**Resident.**"—This qualification is not required in order to enable a practitioner to be placed on the list for the district, s. 15 (2) (*b*) *supra*.

"**Administration of medical benefit.**"—s. 15 *supra*.

This section was inserted on the suggestion of the British Medical Association. There is no statutory necessity that such a committee

should be formed, but it is expected that in the interests of the profession the Association will take steps to see that such a committee is formed in every area and district in such a way as to satisfy the Commissioners. The only right (though it is an extremely important one to the medical profession), conferred by the Act on this committee, is the right to be consulted by the Insurance Committee on matters affecting the profession in its relation to the Act. No provision is made for meeting the expenses of the committee. See Appendix I A, 16 (*d*), p. 452. S. 62 —

Consultation with practitioners who have entered into agreements with insurance committees.

32. *Where it is made the duty of an insurance committee under the provisions of this Act or of the principal Act, or of regulations made thereunder, to ascertain, in respect of any matter affecting the administration of medical benefit in the area, the opinions and wishes of the medical practitioners who have entered into agreements with the insurance committee for the attendance and treatment of insured persons whose medical benefit is administered by the committee, they shall do so through a committee appointed by such practitioners in accordance with regulations made by the Insurance Commissioners, and such committee shall perform such duties and shall exercise such powers as may be determined by the Insurance Commissioners, and in any area in which within six months of the time of the passing of this Act no local medical committee has been recognised under the provisions of section sixty-two of the principal Act a committee elected in the manner hereinbefore provided may be recognised as the local medical committee for that area.*

Local pharmaceutical committee.

33.—(1) *In every county or county borough there shall be elected in accordance with regulations made by the Insurance Commissioners, by the persons, firms, and bodies corporate, who have agreed to supply drugs, medicines, and appliances to insured persons whose medical benefit is administered by the committee, a local*

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committee, and it shall, subject to regulations made by the Insurance Commissioners, be consulted by the insurance committee on all general questions affecting the supply of drugs, medicines, and appliances, to insured persons, and shall perform such duties and exercise such powers as may be determined by the Insurance Commissioners.

(2) *The insurance committee, if requested so to do by any committee elected by the medical practitioners who have entered into agreement with the insurance committee for the attendance and treatment of insured persons whose benefit is administered by the insurance committee, and if requested by the local committee elected in manner provided by the last foregoing subsection, may be authorised by the Insurance Commissioners out of moneys available for the provision of medical benefit within the area to allot to and for the administrative expenses of each of the said committees, respectively, such a sum not exceeding one penny in all in respect of each insured person entitled to obtain medical attendance and treatment from the practitioners who have entered into agreement with the insurance committee as may be determined by the insurance committee with the consent of the Commissioners.*

Excessive Sickness.

Inquiries into causes of excessive sickness, &c.

63.—(1) Where it is alleged by the Insurance Commissioners or by any approved society or Insurance Committee that the sickness which has taken place among any insured persons, being, in the case where the allegation is made by a society or committee persons for the administration of whose

sickness and disablement benefits the society or committee is responsible, is excessive, and that such excess is due to the conditions or nature of employment of such persons, or to bad housing or insanitary conditions in any locality, or to an insufficient or contaminated water supply, or to the neglect on the part of any person or authority to observe or enforce the provisions of any Act relating to the health of workers in factories, workshops, mines, quarries, or other industries, or relating to public health, or the housing of the working classes, or any regulations made under any such Act, or to observe or enforce any public health precautions, the Commissioners or the society or committee making such allegation may send to the person or authority alleged to be in default a claim for the payment of the amount of any extra expenditure alleged to have been incurred by reason of such cause as aforesaid, and, if the Commissioners, society, or committee and such person or authority fail to arrive at any agreement on the subject, may apply to the Secretary of State or the Local Government Board, as the case may require, for an inquiry, and thereupon the Secretary of State or Local Government Board may appoint a competent person to hold an inquiry. S. 68 (1)

"**Being in the case where . . . responsible.**"—See note to "any extra expenditure" *infra.*

"**Nature of employment.**"—See, however, subss. (2) (*a*) and (4) *infra.*

"**Neglect . . . to observe or enforce.**"—It is submitted that this does not enable any claim to be made in respect of the failure of an authority to put in force any provisions which are merely permissive.

"**The provisions of any Act relating to the health of workers in factories, workshops . . .**"—See the Factories Act,

S. 68 (1) — 1901, ss. 1–22 especially, but no doubt a breach of other sections of that Act, if it resulted in injury to health, would be included; the Factory and Workshop Act, 1907; the Public Health Act, 1875, s. 91 (6); and the Public Health (London) Act, 1891, ss. 25–27, 38.

For the distinction between a factory and a workshop see the Act of 1901, s. 149, and Sixth Schedule.

"**Mines.**"—See the Metalliferous Mines Regulation Acts, 1872 and 1875; the Coal Mines, &c., Acts, 1887 and 1896; and the Mines Act, 1911. Every mine which is not within the latter Acts is within the former. As to the difference between a "mine" and a "quarry," see *Bell* v. *Wilson* (L.R. 1 Ch. 303); *A.-G., of Isle of Man* v. *Mylechreest* (4 App. Cas. 294); *Lord Provost of Glasgow* v. *Farie* (13 App. Cas. 657); *Midland Railway Co.* v. *Robinson* (15 App. Cas. 19); *Todd, Birleston & Co.* v. *North Eastern Railway Co.* (1903, 1 K.B. 603).

"**Quarries.**"—See the Quarries Act, 1894, and the Factory and Workshop Act, 1901, as applied by the Sixth Schedule, Part II (26) of that Act.

"**Public health.**"—See the Public Health Acts, 1875, especially ss. 13-50, 91-111, 120-129 and 134-140, and 1890, especially ss. 16-27, and the Public Health (London) Act, 1891, especially ss. 1-18, 29-46, 55-74, 82 and 113. The contamination of water is specially dealt with by the Act of 1875, ss. 68-70, and that of 1891, ss. 50-54, 136.

The sale of unsound meat is dealt with by the Act of 1875, ss. 116-9, that of 1890, ss. 28-31, and that of 1891, s. 47; dairies are regulated by ss. 28 and 71 of the latter Act. See also the Sale of Food and Drugs Acts, 1875 and 1899.

There are of course numerous other Statutes which impose duties relating to public health, *e.g.*, the Infectious Disease (Notification) Act, 1889.

"**Housing of the Working Classes.**"—See the Acts of 1890, 1900, 1903, and the Housing and Town Planning Act, 1909. Also the Public Health Acts, 1875, ss. 71-90, 91 (5), 97, 109; 1890, s. 33, and the Public Health (London) Act, 1891, ss. 63-5, 94-8.

Part I of the Housing, &c., Act, 1890, relating to the clearing of unhealthy areas, and re-housing of persons displaced, is mandatory, although the loop-holes for escape by a local authority are numerous. As to the duty to make a scheme for that purpose, see s. 4, now strengthened by s. 4 of the Act of 1903, and s. 11 of that of 1909; and as to the duty of carrying it into effect when made, see ss. 12 and 13, and s. 11 of the Act of 1909.

To Part II of the Act of 1890, which deals with unhealthy or obstructive buildings, closing and demolition orders, and reconstruction schemes for small areas, the same remarks apply: see ss. 32-4, 38 (3), (4), and 39 of the Act of 1890, s. 4 of the Act of 1903 and ss. 10 (1), 11, 15 (3), 17, 18 of that of 1909.

Part III, relating to the erection of houses for the working classes, apart from the reconstruction of unhealthy areas, is purely permissive: until the Act of 1909 it was also adoptive (s. 1). But s. 10 of that Act enables the Local Government Board to declare a local authority which has failed to exercise its powers "in default," and may order either that authority, or in the case of an urban or rural district, the county council, to exercise them. Disobedience to such an order would render the council amenable to the provisions of this section.

There are also duties with regard to housing imposed upon persons other than local authorities: (1) upon medical officers of health, by ss. 5, 16, 30, 31, 38, 76, 79, of the Act of 1890, and s. 17 (1), (2) of the Act of 1909: such an officer would doubtless be personally liable under this section for neglect of those duties. S. 68 (1) —

(2) Upon any authority, company, or person who under statutory powers for the acquisition of land displaces working-men's dwellings, to provide rehousing accommodation, by many private Acts, and generally by s. 3 and the Schedule of the Act of 1903.

(3) Upon the owner of a house as to which a demolition order has been made by s. 34 (1) of the Act of 1890. By ss. 14 and 15 of the Act of 1909 the letting of a house at a rent not exceeding £40 in London, £26 in a borough or urban district with 50,000 inhabitants, and £16 elsewhere, is subject to an implied condition that it is, and shall throughout the holding be, in all respects reasonably fit for human habitation. See also s. 75 of the Act of 1890 and s. 12 of that of 1903, which forbids contracting out of the provisions of s. 75, but does not apply to those of the Act of 1909. There is no such implied condition or warranty at common law, except in the case of a house let furnished, and then it applies only to the commencement of the tenancy (*Wilson* v. *Finch Hatton*, 2 Ex. D. 336).

The Small Holdings and Allotments Act, 1907, confers upon county and parish councils the power but not the duty to erect upon small holdings and allotments respectively acquired by them dwellings for occupation in connection therewith [ss. 7, 11, 21 (2)].

"**Any public health precautions.**"—It is submitted that this can only mean "any precautions the duty of observing which is imposed by law," and in view of the previous reference to statutory duties, it must mean "by the common law." "Every person is guilty of a misdemeanour at common law, known as common nuisance, who does an act not warranted by law, or omits to discharge a legal duty, if the effect of the act or omission is to endanger the life or health . . . of the public." Archbold Cr. Pl. 23rd Ed. p. 1121, citing 2 Chit. Cr. Law. 565, 1 Hawk. c. 75, *Hubert* v. *Groves*, 1 Esp. 147, *Wilkes* v. *Hungerford Market Co.* 2 Bing. N.C. 281. Thus it is indictable: to expose in the public streets any person or animal suffering from an infectious disease (*R.* v. *Vantandillo*, 4 M. and S. 73; *R.* v. *Henson*, Dears. 24; *R.* v. *Burnett*, 4 M. and S. 272; *Metropolitan Asylum District* v. *Hill*, 6 App. Cas. 193 at p. 204, where Lord Blackburn explains what might be a lawful excuse for such an act); to pollute water (*R.* v. *Medley*, 6 C. and P. 292); to keep a corpse unburied (*R.* v. *Vann*, 2 Den. 331); to sell food unfit for human consumption (*R.* v. *Dixon*, 3 M. and S. 11; *R.* v. *Dennis*, 1894, 2 Q.B. 458; *Shillito* v. *Thompson*, 1 Q.B.D. 12; if death results it is manslaughter; *R.* v. *Stevenson*, 2 F. and F. 106; *R.* v. *Kempson*, 28 L.J. Newsp. 477).

Whether a breach of the statutory and common law duties referred to in this subsection will in every case confer a right of action upon any person injured in health thereby against the person or authority in default, is a question of much difficulty. In the case of the sale of unsound food there is usually an action for breach of warranty arising in contract, if not also an action in tort. The breach of any of these common law duties gives rise to an action for damages at the suit of any person injured thereby, and this is not taken away because a

S. 63 (1) penalty is imposed by statute for the same breach. But in the case of breach of a duty which is statutory only if a penalty is attached to the offence no action will lie, if not it will (see Beven on Negligence, Book II, Ch. 3 and *Harrington* v. *Derby Corporation*, 1905. 1 Ch. 205 at p. 222 et seq. and cases there cited).

"**The amount.**"—See note on "such excess" under the next subsection.

"**Any extra expenditure.**"—Including apparently expenditure on benefits other than sickness and disablement benefits [see subs. (7) *infra*] in spite of the words "persons for the administration of whose sickness and disablement benefits the society or committee is responsible" *supra*. In the case of members of approved societies it will apparently be necessary in view of those words, if it is sought to recover expenditure on benefits other than these, either for the claim to be made by the Insurance Commissioners, or for the society and committee to combine for the purpose.

"**Fail to arrive at any agreement.**"—No period is mentioned within which a decision is to be reached, but the inquiry will presumably not be ordered unless there has been a genuine but unsuccessful attempt.

"**As the case may require.**"—Presumably this means that the application is to be made to the department concerned with the administration of the statute (if any) under which the claim is alleged to arise. This is the Secretary of State in the case of the Factory and Workshop Acts, the Metalliferous Mines Acts, the Coal Mines Regulation Acts, the Quarries Act; and the Local Government Board in the case of the Public Health Acts, and the Housing of the Working Classes Acts. But in the case of the common law duties referred to above, and perhaps also of some statutory duties which may be within the terms of this subsection, there is no provision for any inquiry to be held by either of these departments, and it is not clear to whom the application is to be made.

"**Competent person.**"—There is no special qualification mentioned in any of the statutes referred to.

(2) If upon such inquiry being held, it is proved to the satisfaction of the person holding the inquiry that the amount of such sickness has—

(i) during a period of not less than three years before the date of the inquiry; or

(ii) if there has been an outbreak of any epidemic, endemic or infectious disease, during any less period;

"**Epidemic, endemic, or infectious disease.**"—The phrase is that used in the Public Health Acts. By "infectious" disease is meant a disease which is communicable, whether it be directly by

inoculation (contagious), or indirectly by air-borne or water-borne causes. An epidemic disease is one which "falls as it were suddenly upon a people, generally spreads widely and rapidly, though its prevalence is often of limited duration." (Bristowe's *Medicine.*) Endemic diseases are those "habitually present in certain localities, and which, when external conditions are favourable, give rise to sudden and widespread dissemination, which is then termed an epidemic." (Parkes' *Hygiene.*) *E.g.*, influenza is an infectious disease which is now endemic in England and often becomes epidemic. S. 68 (2) —

"**Period.**"—A question arises as to the application of the Public Authorities Protection Act, 1893, s. 1 (*a*):—

"The action, prosecution, or proceeding shall not lie or be instituted unless it is commenced within six months next after the act, neglect or default complained of, or in case of a continuance of injury or damage, within six months next after the ceasing thereof."

It applies to "any act done in pursuance, or execution, or intended execution of any Act of Parliament, or of any public duty or authority, or in respect of any alleged neglect or default in the execution" thereof. Although an inquiry under this section is not an "action" or "prosecution," it is doubtless a "proceeding"; see that word used in subs. (9) *infra.* If it is a "proceeding," when is it "commenced"? Presumably when the application is made for an inquiry. It might be argued that it is "commenced" when the claim for payment is made; but as to this see the Act of 1893, s. 1 (*d*). The majority of cases under this section would involve "a continuance of injury or damage." These words do not mean or refer to a damage inflicted once for all which continues unrepaired, but a new damage recurring day by day in respect of an act done, it may be, once and for all at some prior time, or repeated, it may be, from day to day (*Harrington* v. *Derby Corporation*, 1905, 1 Ch. 205 at p. 227).

been in excess of the average expectation of sickness by more than ten per cent., and that such excess was in whole or in part due to any such cause as aforesaid, the amount of any extra expenditure found by the person holding the inquiry to have been incurred under this Part of this Act by any societies or committees where the allegation is made by the Insurance Commissioners, or, if the allegation is made by a society or committee, by the society or committee in question, by reason of such cause shall be ordered by him to be made good in accordance with the following provisions:—

"**The average expectation.**"—See subs. (4) *infra.*

"**Such excess . . . any extra expenditure.**"—The amount

S. 63 (2) which may be recovered is the whole excess, not merely such part as is over ten per cent.

"**In whole or in part.**"—The excess may be divided up, and part of it allocated to any one or more of the causes above mentioned, the expenditure being allocated in the same proportion as aforesaid. [See subs. (1) and notes.]

(*a*) Where the excess or such part thereof as aforesaid is due to the conditions or nature of the employment or to any neglect on the part of any employer to observe or enforce any such Act or regulation as aforesaid, it shall be made good by the employer:

"**Conditions or nature.**"—Subject to subs. (4) *infra*. The liability imposed by these words is irrespective of any default on the part of the employer. It would cover cases of accident for which no compensation or damages are payable for any reason. In fact, where there is such default the employer would be liable at common law [subs. (4)] unless the workman knew of, and consented to accept, the risk (*Smith* v. *Baker*, 1891, A.C. 325), and the liability under this section would be excluded. The case is the same, and the common law liability more difficult to escape, where the injury or disease is due to breach of the employer's statutory duty (*Britton* v. *G. W. Cotton Co.*, 41 L.J. Ex. 99; *Thomas* v. *Quartermaine*, 18 Q.B.D. at p. 696; *Butler* v. *Fife Coal Co.*, 28 T.L.R. 150).

(*b*) Where such excess or such part thereof as aforesaid is due to bad housing or insanitary conditions in the locality, or to any neglect on the part of any local authority to observe or enforce any such Act or regulation or such precautions as aforesaid, it shall be made good by such local authority as appears to the person holding the inquiry to have been in default, or, if due to the insanitary condition of any particular premises, shall be made good either by such authority or by the owner, lessee, or occupier of the premises who is

proved to the satisfaction of the person holding the inquiry to be responsible : S. 63 (2) (b)

Or to any neglect . . . in default."—Unless it is due to any neglect, it is difficult to see how the authority can be "in default," so that it is not clear what independent meaning is to be attached to the words "due to bad housing or insanitary conditions in the locality." However, such conditions in a locality could hardly exist without some neglect of statutory duty by the authority.

"**Or by the owner, lessee, or occupier.**"—Subject to the authority having taken the steps provided in subs. (3) *infra*, or to a claim having been sent to him under subs. (1) *supra*.

"**To be responsible.**"—It cannot be a condition precedent to such responsibility that the owner, etc., should have been served with, and failed to comply with, a notice under the Public Health or Housing Acts, requiring him to remedy the insanitary conditions : it will be sufficient if he has been liable to be so served.

(*c*) Where the excess or such part thereof as aforesaid is due to an insufficient or contaminated water supply, it shall be made good by the local authority, company, or person by whom the water is supplied, or who having imposed upon them the duty of affording a water supply have refused or neglected to do so, unless the local authority, company, or person prove that such insufficiency or contamination was not due to any default on the part of the authority, company, or person, but arose from circumstances over which they had no control.

"**Insufficient.**"—Where a company or authority obtains by a special Act power to supply water, the provisions of the Waterworks Clauses Acts, 1847 and 1863, are usually incorporated therewith. Ss. 35–53 of the former and 12–15 of the latter regulate the supply which the undertakers are required to provide. They are bound to connect any dwelling-house within their limits of the annual value of less than £10, and the owner or occupier of any other such house may connect it with the mains ; the undertakers are then required, under penalties, to keep a constant supply at a pressure sufficient to reach the top storey of the highest house within their limits (with an exception for frost, unusual drought, or other unavoidable cause or accident) They are also bound to provide a sufficient supply for cleansing

S. 68 (2) (c) sewers, drains, streets, for public pumps, baths and wash-houses, and for extinguishing fires; but, subject to the local Act, not for other purposes.

The powers of a local authority to undertake a supply of water are contained in ss. 51–67 of the Public Health Act, 1875 (urban and rural district councils), the Local Government Act, 1894, s. 8 (1) (*e*) (parish councils). There is no obligation upon them to do so, unless they are declared by the Local Government Board to be in default under s. 299 of the Act of 1875, or by the county council upon the application of the parish council, under s. 16 of the Act of 1894. But where they do undertake such a supply they are required to maintain it (s. 55 of the Act of 1875, substituted for ss. 35–43 of the Act of 1847), and the provisions of the Act of 1847 (ss. 44–53), relating to the connection of houses to the mains, are incorporated. As to the Metropolitan area, see the Metropolis (Water) Act, 1902, and ss. 48-53 of the Public Health (London Act), 1891.

"**Contaminated.**"—The water supplied is required, by s. 35 of the Act of 1847 and s. 55 of that of 1875, to be "pure and wholesome" (see also s. 25 of the Act of 1902). Ss. 61–67 of the Act of 1847, ss. 68–70, of that of 1875, and ss. 50–54, and 136 of that of 1891, provide against contamination by persons other than the undertakers, but this section does not appear to give any remedy against them, unless it may arise in a particular case from the concluding words of (*b*) *supra*.

"**Duty.**"—See note to "insufficient," the special Act authorising a person to supply water may of course confer upon it duties other than those contained in the general Acts.

(3) Where any such inquiry as aforesaid is held in respect of bad housing or insanitary conditions in any locality, it shall be lawful for the local authority to serve notice upon the owner, lessee, or occupier of any premises which are the subject-matter of the inquiry, and, where it is proved that such a notice has been served and that any such extra expense as aforesaid, or any part thereof, has been caused by the act or default of such owner, lessee or occupier, the person holding the inquiry may order the owner, lessee, or occupier to repay to the local authority the amount of the extra expenditure or part thereof which has been so caused.

"**To serve notice.**"—In such a case the owner, etc., would be entitled to be heard in the inquiry, although no claim has been made against him under subs. (1), and could be awarded his costs against the authority under subs. (5).

"**To repay.**"—This procedure is alternative to that in subs (2) (*b*).

(4) For the purpose of this section, the average expectation of sickness shall be calculated in accordance with the tables prepared by the Insurance Commissioners for the purpose of valuations under this part of this Act, but any excessive sickness attributable to any disease or disablement which is due to any disease or injury in respect of which damages or compensation are payable under the Employers' Liability Act, 1880, or the Workmen's Compensation Act, 1906, or at common law, shall not be taken into account. S. 63 (4)

"**Valuations.**"—See s. 36 *supra*.

"**Disease or disablement.**"—See ss. 79 *infra* and 8 (1) (*c*) *supra*.

"**Damages or compensation.**"—See notes to s. 11 (1) *supra*, the wording of which is almost (though unfortunately not quite) the same. The words "or any scheme certified thereunder" are here omitted, and as s. 3 (1) of the Workmen's Compensation Act, 1906, gives no remedy to the workman other than that which he may have under the contract which the employer is permitted to make with him, it is doubtful whether such a scheme can be included here by implication, except perhaps by reference to that section. But probably the words "at common law" include such a case, since the remedy is not really statutory.

"**Payable.**"—This word is difficult. Apparently the person or authority against whom the claim is made may allege in defence that although no proceedings have been taken against them under s. 11, they ought to have been, and would have been successful. The effect is to make unsuccessful proceedings under that section (in cases to which it may apply) almost a condition precedent to proceedings under this section.

"**At common law.**"—If this subsection stood alone it might well be argued that the *ejusdem generis* rule would apply, and that this would include only cases where damages are recoverable from an employer. But as the words "from his employer or any other person" are found in s. 11 (1) *supra*, they must probably be implied here. The intention clearly is that no sickness shall be taken into account for which no benefit has become payable, and that the defaulter shall not be made to pay twice. Any damages or compensation recoverable under any statute other than those named are however not within this subsection.

(5) The Insurance Commissioners shall make regulations as to the procedure on inquiries under this section, and a person holding an inquiry under

S. 68 (5) this section shall have all such powers as an inspector of the Local Government Board has for the purposes of an inquiry under the Public Health Acts, and shall have power to order how and by what parties costs, including such expenses as the Secretary of State or Local Government Board may certify to have been incurred by them, are to be paid, and an order made by such person under this section may by leave of the High Court be enforced in the same manner as a judgment or order of the Court to the same effect:

"**All such powers . . . Public Health Acts.**"—See the Act of 1875, s. 296, which gives to such an inspector the powers of a poor law inspector under the Acts relating to the relief of the poor, as to which see 10 and 11 Vict. c. 109, ss. 11, 19–22, and 26. The powers enable an inspector to require any person to give evidence on oath (with the penalties of perjury), provided he does not have to travel more than ten miles for the purpose, or to make a statutory declaration, and to produce all documents, plans, etc., except documents of title to lands which are not the property of any parish or union.

A serious question arises as to whether such an inquiry is governed by the Arbitration Act, 1889. By s. 24 of that Act it is made applicable to "every arbitration under any Act passed before or after the commencement of this Act as if the arbitration were pursuant to a submission, except in so far as this Act is inconsistent with the Act regulating the arbitration, or with any rules or procedure authorised or recognised by that Act." An arbitration has been thus defined: "a reference to the decision of one or more persons, either with or without an umpire, of a particular matter in difference between the parties" (per Romilly, M.R., *Collins* v. *Collins*, 28 L.J., Ch. 184). The essential qualities of an arbitration appear to be that there shall be a difference, and that that difference shall be referred for decision, whether before or after it arises, and whether compulsorily (cf. the Judicature Act, 1884, s. 8) or by consent, to some person or persons independently of the ordinary courts of law (see *Thomson* v. *Anderson*, L.R. 9, Eq. 523, per Malins, V.C. at p. 531; *Wadsworth* v. *Smith*, L.R. 6 Q.B. 332).

Here we have a difference ("if the Commissioners . . . fail to arrive at any agreement," subs. (1) *supra*), which is to be decided by the "competent person" mentioned in subs. (1). The principal importance of the question is that by s. 7 (*b*) of the Arbitration Act, the arbitrator may state his award in the form of a special case for the opinion of the court, and by s. 19 he may be required by the court to state a case at any stage of the reference on any question of law. It is clear that such questions may easily arise under this section.

As to the meaning of "inconsistent," in s. 24 of the Arbitration Act, see *Tabernacle Permanent Building Society* v. *Knight*, 1892, A.C. 298

Inquiries under this section differ from most of those to which ss. 293-6 of the Public Health Act, 1875, apply, in that the latter are held for the information of the authority which orders them, and which retains the final decision in its own hands; here the person holding the inquiry himself decides the matter in dispute, [cf. s. 80 (11)]. It was apparently, for instance, the view of the court (though not actually decided) in *Kent C.C.* v. *Sandgate Local Board*, 1895, 2 Q.B. 43, that the Arbitration Act does not apply to inquiries under s. 87 of the Local Government Act, 1888. Note also that ss. 293-5 of the Public Health Act, 1875, do not apply here. Cf. ss. 66, 67, 88, 91 (1) (*b*), 101 (6) *infra*, and note that in ss. 67 (4) and 88 (3) it is contemplated that but for those provisions, the Arbitration Act would apply to proceedings under those sections. S. 68 (5) —

"**Costs.**"—See the Arbitration Act, 1889, s. 20, and the first Schedule (i) to that Act.

"**May certify.**"—Such a certificate could not be questioned on taxation.

"**May by leave . . . . to the same effect.**"—Cf. the Arbitration Act, 1889, s. 12. The court will not, on such an application, re-open the whole matter, nor will it grant the application if there is a *bonâ-fide* intention to take proper steps see [ss. 10 (1) and 11 (2) of that Act] to question the order, nor if there is any doubt as to whether it is valid or binding (see *In re Stone and Hastie*, 1903, 2 K.B. 463.) The practice is similar to that under O. 14; the court cannot order judgment to be entered, therefore no bankruptcy notice can be issued (1907, 1 K.B. 478).

Provided that a society or committee shall not be ordered to pay the costs of the other party to the inquiry if the person holding the inquiry certifies that the demand for an inquiry was reasonable under the circumstances, and, when he so certifies, the Treasury may repay to the society or committee the whole or any part of the costs incurred by it.

The fund out of which a society or committee would be obliged to pay any costs falling upon them is apparently that allowed for administration; see ss. 35 (2), 54 (1), and 61 *supra*. If that is insufficient an approved society would have to make a special levy under s. 35 (2), but it is not clear what an Insurance Committee could do, as the source of revenue mentioned in s. 61 (3) would probably not be available.

(6) Without prejudice to any other method of recovery, any sum ordered under this section to be paid by a local authority may, in accordance with the regulations of the Local Government Board

S. 63 (6) with the approval of the Treasury, be paid out of the Local Taxation Account and deducted from any sums payable either directly or indirectly out of that account to the local authority.

"**Deducted.**"—Cf. Local Government Act, 1888, s. 27.

"**Directly.**"—See Local Government Act, 1888, ss. 20–22.

"**Indirectly.**"—See Local Government Act, 1888, ss. 23 (2) (ii), 24.

(7) For the purposes of this section, any expenditure on any benefit administered by an Insurance Committee shall be deemed to be expenditure of that Committee, but any sums paid to any such Committee under this section to meet extra expenditure on sickness benefit or disablement benefit shall be dealt with for the benefit of deposit contributors in accordance with regulations made by the Insurance Commissioners.

"**Any benefit administered.**"—See ss. 15, 16, 17 and 42 *supra*. See note to "any extra expenditure," under subs. (1) *supra*. Any sums ordered to be paid to a committee to meet extra expenditure on medical and sanatorium benefits, would be paid by them to the funds provided for that purpose (in respect of all the insured persons resident in their area) under ss. 15 (6), 16 (2) and 42 (*d*) (*e*).

(8) Where under this section any sum is paid to the Insurance Commissioners, the Insurance Commissioners shall apply the same in discharge of any expenses incurred by the Commissioners under this section and shall distribute the balance amongst the societies and committees which appear to the Commissioners to have incurred extra expense on account of the excessive sickness in such proportions as the Commissioners think just.

"**Any expenses incurred.**"—Over and above any costs ordered to be paid to them under subs. (5) *supra*.

(9) Where an association of deposit contributors resident in any county or county borough has been

formed under regulations made by the Insurance Commissioners, the Insurance Committee for the county or county borough shall, if so required by the association, take proceedings under this section on behalf and at the expense of the association. S. 63 (9)

"**At the expense.**"—It is not clear from what source such an association would derive any funds for this or any other purpose, except from voluntary contributions.

Supplementary Provisions.

64.—(1) If under any other Act of the present session any sum is made available for the purposes of the provision of or making grants in aid to sanatoria and other institutions for the treatment of tuberculosis or such other diseases as the Local Government Board with the approval of the Treasury may appoint, such sum shall be distributed by the Local Government Board with the consent of the Treasury in making grants for those purposes, and the Treasury before giving their consent shall consult with the Insurance Commissioners: Provision of sanatoria, &c.

Provided that such sum shall be apportioned between England, Wales, Scotland, and Ireland in proportion to their respective populations ascertained in accordance with the returns of the census taken in the year nineteen hundred and eleven.

"**If under any other Act of the present session any sum.**"—By the Finance Act, 1911, s. 16 (1) (*b*), the sum of £1,500,000 is set apart for this purpose. See the Circular of the Board to local authorities, dated May 14th, 1912.

(2) If any such grant is made to a county council, the Local Government Board may authorise the county council to provide any such institution, and, where so authorised, the county council shall have power to erect buildings and to manage and main-

S. 64 (2) tain the institution and for that purpose to enter into agreements and make arrangements with the Insurance Committees and other authorities and persons, and to do all such things as may be necessary for the purposes aforesaid, and any expenses of the county council, so far as not defrayed out of the grant, shall be defrayed out of the county fund as expenses for general county purposes, or, if the order of the Local Government Board so directs, as expenses for special county purposes charged on such part of the county as may be provided by the order.

"**Agreements . . . . with local Insurance Committee.**"—See s. 16 (1) *supra.*

"**General county expenses . . . . . special county expenses.**"—See Local Government Act, 1888, s. 68.

As to the powers of Scottish Authorities to provide such institutions see s. 41 (1) and (3) of 1913 [under s. 80 (2) *infra*].

In Wales the provision of sanatoria may be made in like manner by the King Edward the Seventh Welsh National Memorial Association, by virtue of s. 42 (2) of 1913 [under s. 82 (4) *infra*].

(3) For the purpose of facilitating co-operation amongst county councils, county borough councils, and other local authorities (not being Poor Law authorities) for the provision of such sanatoria and other institutions as aforesaid, the Local Government Board may by order make such provisions as appear to them necessary or expedient, by the constitution of joint committees, joint boards, or otherwise, for the joint exercise by such councils and authorities of their powers in relation thereto, and any such order may provide how, in what proportions, and out of what funds or rates the expenses of providing such institutions, so far as they are not defrayed out of grants under this section, are to be defrayed, and may contain such consequential, incidental, and supplemental provisions as may

appear necessary for the purposes of the order, and an order so made shall be binding and conclusive in respect of the matters to which it relates. S. 64 (3)

(4) An Insurance Committee may, with the consent of the Insurance Commissioners, enter into agreements with any person or authority (other than a Poor Law authority) that, in consideration of such person or authority providing treatment in a sanatorium or other institution or otherwise for persons recommended by the Committee for sanatorium benefit, the Committee will contribute out of the funds available for sanatorium benefit towards the maintenance of the institution or provision of such treatment, such annual or other payment, and subject to such conditions and for such period as may be agreed, and any such agreement shall be binding on the Committee and their successors, and any sums payable by the Committee thereunder may be paid by the Insurance Commissioners and deducted from the sums payable to the Committee for the purposes of sanatorium benefit.

"**The sums payable.**"—See ss. 16 (2) and 17 (3) *supra*.

Power to Insurance Commissioners to make regulations, &c.

65.—The Insurance Commissioners may make regulations for any of the purposes for which regulations may be made under this Part of this Act or the schedules therein referred to, and for prescribing anything which under this Part of this Act or any such schedules is to be prescribed, and generally for carrying this Part of this Act into effect, and any regulations so made shall be laid before both Houses of Parliament as soon as may be after they are made, and shall have effect as if enacted in this Act :

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(3) *The Insurance Commissioners may make such regulations as they may consider necessary for providing, in the case of any such classes as aforesaid, for the transition from the provisions of the principal Act affecting them to the provisions of that Act as amended by this section.*

Extension of powers of Commissioners to make regulations.

28. *The Insurance Commissioners may make regulations with respect to all or any of the matters specified in the First Schedule to this Act, and the regulations may contain such incidental, supplemental, and consequential provisions as appear necessary for modifying and adapting the provisions of the principal Act to the provisions of the regulations and otherwise for the purpose of the regulations.*

These powers are to be exercised by the Joint Committee alone. (See the Joint Committee Regulations, App. VII, *post.*)

FIRST SCHEDULE.

MATTERS WITH RESPECT TO WHICH REGULATIONS MAY BE MADE.

(A) *The manner and conditions in and upon which the following matters may be carried into effect :—*

(*i*) *The amalgamation for the purposes of Part I. of the principal Act of any two or more approved societies, or of an approved society with a society which is not an approved society or of any two or more branches of an approved society :*

(*ii*) *The transfer by an approved society of its engagements under Part I. of the principal Act, or of such of those engagements as relate to members resident in a particular part of the United Kingdom to any other approved society which undertakes to fulfil these engagements, and the transfer from one*

branch to one or more other branches or to the society of such engagements as aforesaid. S. 65

(iii) *The financial adjustments to be made on any such amalgamation or transfer.*

(B) *The manner and conditions in and upon which the dissolution of approved societies may be carried into effect, and for that purpose providing for the valuation of the assets and liabilities of dissolved societies under Part I. of the principal Act, and the reduction (either permanently or temporarily), in the event of a deficiency being disclosed, of the rates of benefits payable to members, and the periods during which those benefits or any of them are payable and for the establishment of a special fund to which contributions of such members are to be paid, and out of which their benefits are to be paid, and the application, subject to the prescribed modifications, adaptations, and exception to such fund and the members thereof, of the provisions of Part I. of the principal Act relating to approved societies and the membership of and transfer to and from approved societies.*

(C) *Authorising the Commissioners to withdraw approval from a society on account of maladministration of its affairs under the principal Act in cases where it appears expedient in the interests of the members of the society to do so.*

(D) *The crediting or variation (whether by way of increase or decrease) and cancellation of reserve values.*

(E) *Applying to Army and Navy Insurance Fund and to members of that fund such of the provisions of the principal Act as amended by this Act, relating to*

S. 65 *approved societies and to membership of and transfer to and from approved societies, as the Commissioners think necessary for facilitating admissions to and transfer from the fund and for the proper administration of the fund and for continuing the right to payment of maternity benefit out of that fund until the man is transferred to an approved society or becomes a deposit contributor, and for extending any of the provisions of subsection* (3) *of section forty-six of the principal Act to seamen, soldiers, and marines who are not members of an approved society.*

(F) *For enabling the sums required to be paid or credited in any year to insurance committees under subsection* (1) *of section sixty-one of the principal Act, instead of being paid or credited at the commencement of the year, to be paid or credited at such time or times and in such instalments and in such manner and proportions as may, with the consent of the Treasury, be prescribed.*

(G) *Enabling approved societies and insurance committees, and in the case of persons entitled to benefits out of the Navy and Army Insurance Fund, the Admiralty or Army Council to appoint a person to exercise on behalf of any insured person of unsound mind any right of election which that person is, under Part I. of the principal Act, entitled to exercise, and to appoint a person to receive on behalf and for the benefit of such person any sums by way of benefit which would otherwise have been payable to him.*

Regulations issued up to the time of printing are contained in Appendix II, p. 455.

"**The purposes for which regulations may be made . . . . anything . . . . which is to be prescribed.**"—The following are the subjects specifically referred to:

Claims for exemption [s. 2 (2)].

† Intervals at which contributions are to be paid [ss. 4 (1), 5 (1)]. S. 65
† Payment of contributions where there is more than one employer in the week [the Third Schedule (5) under s. 4 (2)].
† Payment of contributions where employed contributors work under some person other than the immediate employer [*ib.* (6)].
† Rates of contribution for outworkers [*ib.* (10)].
† The application of employers' contributions where the employed person is exempt [s. 4 (4)].
Manner in which a voluntary contributor is to give notice of desire to be transferred to employed rate [s. 6 (1)].
† Matters incidental to the payment and collection of contributions (s. 7).
The medical and surgical appliances to be provided [s. 8 (1) (*a*)].
* The conditions under which a society may contribute to a superannuation fund [the Fourth Schedule, Part II (10) under s. 8 (1) (*f*)].
* Application and calculation of sums standing to the credit of members of approved societies suspended [s. 10 (1)].
* Reduction of benefits for voluntary contributors in arrear [s. 10 (3)].
* Calculation of average arrears [s. 10 (7)].
The notice to be sent to the Commissioners as to agreements and redemption of payments under the Workmen's Compensation Act, 1906 [s. 11 (1) (*c*)].
Form of rules of approved societies relating to behaviour during disease or disablement [s. 14 (2) (*d*)].
† Arrangements with medical practitioners [s. 15 (1–4).]
† Arrangements for the supply of drugs, &c. [s. 15 (5)].
Retention of Parliamentary grant for research [s. 16 (2)].
Payment of fee of a doctor called by a midwife to a confinement [s. 18 (1) proviso].
Subscriptions to hospitals, &c. (s. 21).
* The constitution of an unregistered society [s. 23 (1)].
Place of meeting of approved societies [s. 27 (2)].
Dissolution of approved societies [s. 28 (2)].
* Transfer of members leaving the country to funds of society independent of the Act (s. 33).
* Form of accounts of approved societies [s. 35 (1) (*a*)].
Limit of expenditure on administration by approved societies [s. 35 (2)].
* Basis of valuation [s. 36 (2)].
Notice to employer of levy [s. 38 (1) (*c*)].
* Calculation of capitalised value of levy, &c. [s. 38 (2)].
Conditions for joining and seceding from an association of societies [s. 39 (2)].
* Time for joining an approved society [ss. 42, 43 (1)].
Sum to be paid in respect of deposit contributors for administration [s. 42 (*c*)].
Adaptation of Friendly Societies Act, 1896, ss. 56–61 to deposit contributors [s. 42 (*f*)].

*= *To be exercised only by the Joint Committee* (*s.* 83). *See Appendix I A, p.* 495.
†= *To be exercised jointly by the Joint Committee and each body of Commissioners.*
*†= *To be exercised by the Joint Committee alone, in cases of societies with members in more than one country.*

S. 65 — * The transfer value of a person who leaves an approved society and does not become a deposit contributor [s. 43 (1) (*b*)].

* Benefits of a married woman suspended from ordinary benefits who becomes employed before the death of her husband [s. 44 (1)].

Benefits of a married woman who does not become a voluntary contributor [s. 44 (2) (4) and the Fourth Schedule, Part III].

Sum to be written off reserve value of such a woman (*ib.*).

* Calculation of transfer value of married women [s. 44 (10)].

* Deficiency and arrears in relation to married women [s. 44 (12).

* Sum to be contributed by Admiralty and Army Council in respect of seamen, marines and soldiers [s. 46 (1)].

Time for such men as re-engage for pension to elect to be insured (*ib.*, proviso).

Time for seamen, marines and soldiers to join approved societies after discharge [s. 46 (2) (*b*), (3) (*g*)].

Provision for such a man unable to enter an approved society [*ib.* (*h*)].

* Calculation of Parliamentary grant to Navy and Army Insurance Fund [*ib.* (3) (*b*)].

Adaptation of s. 46 to Naval and Army Reserve and Territorial force [*ib.* (7)].

Notice by employer desirous of contributing on reduced scale [s. 47 (2)].

Notice of disease or disablement in such a case [*ib.* (4) (*e*)].

* Modifications as to medical and sanatorium benefit for merchant seamen [s. 48 (12)].

* Payment in respect of exempted inmates of charitable homes [s. 51 (1) (*b*)]

* Payment by society to Board of Education in respect of elementary school teachers (s. 52).

* Rate of interest on Post Office and Navy and Army Insurance Funds [s. 54 (4)].

* Credits, debits, and payments between societies and the Commissioners [s. 56 (1)].

Rate of interest on sums standing to the credit of societies in the investment account [*ib.* (*c*)].

* Application of interest or dividends by societies [*ib.* (4)].

Appointment of representatives of insured persons on Insurance Committees [s. 59 (2), (*a*), (*i*) and (3)].

And of medical practitioners [*ib.* (*c*)].

Associations of deposit contributors [ss. 59 (2) (i) and 63 (9)].

Proceedings of Committees [*ib.* (4)].

District insurance committees (*ib.* proviso).

Reports to be made by Committees [s. 60 (1) (*a*)].

* Form of accounts of Insurance Committees [*ib.* (*c*)].

† Local Medical Committees (s. 62).

Procedure on inquiries as to excessive sickness [s. 63 (5)].

Allocation of sums recovered by Insurance Committees in such inquiries [*ib.* (7)].

Determination of questions (s. 66).

Decision of disputes [s. 67 (4)].

Constitution of an Insurance Committee for the Scilly Isles (s. 79).

The certificate to be produced by an inspector [s. 112 (5)].

And under the Act of 1913 the Insurance Commissioners are to make regulations as to the matters appearing in the First Schedule thereto (*supra*) and as to

* Transitory provision for insured persons over the age of 50 at entry into insurance [s. 3 (3)].

* Prescribing the allowance to Approved Societies out of the Sinking Fund in respect of members' arrears [s. 7 (2)], and as to remission of arrears generally [s. 7 (3)].

* Reduction of benefits in respect of arrears (s. 8).

* Application of exempt persons' contributions [s. 9 (1)].

* The manner of taking a poll of society members under s. 16 (1) proviso, and Irish transfer values under s. 16 (5).

* Maternity benefit of the wife of an alien [s. 20 (2)].

† The manner of election of a committee of medical practioners under s. 32.

† The manner of election of a local pharmacentical committee (s. 33).

In addition to the above matters as to which the Commissioners are to make regulations or prescribe, they are to **prepare tables** as to :—

* The voluntary rate of contributions [s. 5 (1) and proviso].

* Reduced sickness benefit of voluntary contributors who become employed contributors and elect to pay at the employed rate [s. 6 (2)].

* Reduced benefit of persons entering insurance when of the age of seventeen or upwards, more than one year after the commencement of this Act [s. 9 (4)].

* Transfer values [s. 31 (1)].

* Reserve values of widows [s. 44, (1) (3)].

* Reserve values generally [s. 55 (1)].

Valuations [s. 63 (4), cf. s. 36].

They are also to **give certificates** as to :—

† The provision for benefits in the case of persons employed under the Crown, local or public authorities [the First Schedule, Part II (*b*) under s. 1 (2)], and under railway and other statutory companies [*ib.* (*c*)].

Exemption of pensioners and persons dependent on others [s. 2 (2)].

Exemption of employers' funds from obligation to be "grouped" [s. 39 (7)].

Exemption of married voluntary contributors who become employed [s. 44 (8)].

Exemption of charitable homes, etc. [s. 51 (1)].

† Valuation of employers' superannuation funds [s. 73 (2)].

They are also to **confirm schemes** :—

† For substitution of additional for sickness and disablement benefits (s. 13).

Alteration in the constitution of employers' superannuation funds for approval [s. 25 (2), (3)].

† Disposal of surplus on valuation [s. 37 (1) (*a*) (*c*)].

† Making good deficiency by a society or a branch [s. 38 (1) (*b*) (*e*)].

* Additional benefits for members of the Seamen's National Insurance Society [s. 48 (7)].

† Payment of expenses of members of Insurance Committees [s. 31 (1), 1913].

*† The following matters (in addition to the approval of societies' under ss. 23–29), are also to be subject to their "**consent**," "**approval**," "**opinion**," "**satisfaction**," "**sanction**," etc.

The rate of remuneration for part-time service to be deemed equivalent to a full rate of £160 a year (the First Schedule, Part II (*g*) under s. 1 (2).

S. 65 — † The reduction of sickness and disablement benefits where they exceed two-thirds of the usual rate of remuneration [s. 9 (2)].

Rules of approved societies [s. 14 (2)].

Rules of Insurance Committees [s. 14 (3)].

Additional expenditure on medical benefit [s. 15 (7)], and sanatorium benefit [s. 17 (2)].

Arrangements for sanatorium benefit [s. 16 (1)].

*† The conditions for approval of societies (s. 23), and employers' funds (s. 25).

*† Security to be given by societies (s. 26).

*† The government of societies and branches [s. 27 (1)].

*† Secession from societies [s. 28 (1)].

*† Dissolution of societies [*ib.* (2)].

*† Provision for members of branches expelled [*ib.* (3)].

*† Withdrawal of approval (s. 29).

* Approval of foreign and colonial societies and arrangements for transfer (s. 32).

The refusal of a society to make good the deficiency of a branch [s. 38 (1) (*a*)].

† The formation of an association of societies [s. 39 (2)].

† The amount payable in respect of deposit contributors for medical benefit [s. 42 (*d*)].

† Securities in which societies may invest [s. 56 (2)].

The distribution of grants for sanatoria (s. 64 (1)].

Agreements by Insurance Committees for sanatorium treatment [*ib.* (4)].

The purchase of land by an Insurance Committee (s. 30 of 1913).

They may also **determine** the contribution of approved societies to Insurance Committees for medical benefits [s. 15 (6)].

The proportion of surplus or deficiency of a grouped society to be allocated to any county [s. 39 (6)].

Manner of discharging debits of societies [s. 56 (1) (*d*)].

The number of members of Insurance Committees [s. 59 (2)].

Whether the travelling expenses of such members should be paid [s. 61 (2)].

Questions as to persons compulsorily insured and rates of contributions (s. 66).

† The amount of Parliamentary Grant towards the administrative expenses of an Insurance Committee (s. 31 of 1913).

† The duties of a medical committee appointed under s. 32 of 1913.

They may also **require**:

Accounts of approved societies to be audited [s. 35 (1) (*a*)].

* Returns to be rendered by them [*ib.* (*d*)].

Insurance Committees to combine [s. 59 (5)].

They may **appoint**:

* The time for valuations [s. 36 (1)].

*† Such officers, inspectors, etc., as they determine [s. 57 (3)], with the powers of an inspector under s. 76 of the Friendly Societies Act, 1896 [*ib.* (5)].

*† An Advisory Committee (s. 58).

A proportion of the members of Local Insurance Committees [s. 59 (1) (*e*)].

Referees to decide disputes on appeal [s. 67 (3)].

The day of commencement of the Act of 1913 [s. 43 (3)].

They may also **take over** the affairs of a society or branch in

deficiency, which does not submit or enforce a satisfactory scheme [s. 38 (1) (*e*) (*f*)]; make a **claim** for excessive sickness [s. 63 (1)]; and if successful **distribute** the sum awarded [*ib.* (8)]. S. 65 —

The following matters can only be dealt with by them by "**special orders**" (see s. 113):

* The inclusion as employed contributors of persons engaged in the excepted employments specified in Part II of the First Schedule [s. 1 (2)].

† The exclusion from that category of outworkers or any class of them [*ib.*, Part I (*c*)].

† Exclusion of subsidiary employments [*ib.*, Part II (*i*)].

† And of crews of fishing vessels [*ib.* (*k*)].

* Reinsurance of liabilities for maternity benefit (s. 20).

* Application of s. 46 to territorials and reservists not otherwise insured persons [s. 46 (8)].

† Specifying classes of employment where there is a custom of paying full remuneration during sickness [s. 47 (1)].

† Extending similar provisions to other employments [*ib.* (7)].

† Varying contributions in seasonal trades (s. 50).

The exclusion from insurance of employees of a local or other public authority [s. 6 of 1913. First Schedule (*e*) *supra*].

* The rates and collection of contributions of persons in casual or intermittent employment (s. 19 of 1913).

* As to arranging a fluctuating rate of remuneration among persons in common employment (s. 25 of 1913).

* As to the employer of outworkers (s. 26 of 1913).

*† Finally, they may by **order**, with the consent of the Treasury, before January 1st, 1914, do anything (including a limited power of modifying this Act), for establishing Insurance Committees, and otherwise bringing this Part of this Act into operation (s. 78).

"**Generally . . . into effect.**"—They may therefore, prescribe matters not specifically referred to, but (subject to s. 78), they must be governed by the ordinary law as to the validity of byelaws and regulations. In order to be valid a byelaw must be (1) within the terms of the statute authorising its making; (2) not repugnant to the general law, and (3) reasonable. See note to s. 7, p. 160 *supra*.

By the Interpretation Act, 1889, s. 32 (1), "where an Act . . . confers a power or imposes a duty, then unless the contrary intention appears, the power may be exercised and the duty shall be performed from time to time as occasion requires"; and *ib.* (3) "where an Act . . . confers a power to make any rules, regulations or byelaws, the power shall, unless the contrary intention appears, be construed as including a power, exerciseable in the like manner and subject to the like consent and conditions, if any, to rescind, revoke, amend or vary the rules, regulations, or bye-laws." It is not quite clear whether this extends to orders (s. 78) or special orders (s. 113). But it is extended to them by s. 40 of 1913, *post*, p. 303.

Separate regulations are to be made, and these other powers separately exercised, by the Insurance Commissioners for Scotland [s. 80 (1)], Ireland [s. 81 (1)], and Wales [s. 82 (1)], and for the purpose (among others) of valuation of societies with members resident in more than one country, by the joint committee of Commissioners [s. 83 (3) and Appendix I—1, p. 446]. By s. 69 (2) a breach of any regulation is made an offence punishable in the same way as a breach of the Act itself.

S. 65

Provided that, if an address is presented to His Majesty by either House of Parliament within the next subsequent twenty-one days on which that House has sat next after any such regulation is laid before it, praying that the regulation may be annulled, His Majesty in Council may annul the regulation, and it shall thenceforth be void, but without prejudice to the validity of anything previously done thereunder.

"**Thenceforth be void . . . done thereunder.**"—See note to s. 83, *infra*.

Although it is not specifically enacted that this section is to come into operation on the passing of the Act, that result follows from s. 37 of the Interpretation Act, 1889.

Special provisions as to casual and intermittent employment.

19.—(1) *The Insurance Commissioners may by special order modify the principal Act in its application to persons whose employment is of a casual or intermittent nature, and the employers of such persons, and any such order may apply either generally or to any one or more particular trades or industries or branches thereof and either generally or in any one or more particular localities, and where any such order is restricted to a particular trade or industry or branch thereof in a particular locality, it may extend to other persons if employed in the same class of employment as the persons to whom the order primarily relates.*

(2) *The order may make provision as to the amount of the employed rate and the contributions payable by the employer and by the employed contributor respectively, and the payment, recovery and collection of such contributions in such manner, in such proportions, and in respect of such periods as may be specified in the order, and for the apportionment amongst employers of the amount*

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payable by employers, and may modify and adapt the provisions of the principal Act accordingly, so however that the employer's contributions shall not exceed sixpence nor the employed contributor's contributions fourpence (or in the case of a woman threepence) in any week, nor, if the contributions are payable day by day, shall the employed contributor's contribution for any day exceed one penny.

(3) *The provisions of the principal Act as to the laying of regulations before both Houses of Parliament and the proceedings consequent thereon shall apply to special orders made under this section in lieu of the provisions contained in subsection (2) of section one hundred and thirteen of the principal Act.*

Provided that in lieu of the inquiry as regards any draft order under the said section one hundred and thirteen, there shall be substituted for the purposes of this section an inquiry to be held by one or more competent and impartial persons to be appointed by the Lord Chancellor on the demand (made in the prescribed manner) of the person making the objection to the draft order.

Determination of questions by Insurance Commissioners.

66.—(1) If any question arises—

(*a*) as to whether any employment or any class of employment is or will be employment within the meaning of this Part of this Act or as to whether a person is entitled to become a voluntary contributor; or

See ss. 1 (2) and the First Schedule, 1 (3), 44 (2) (3) (7), *supra*.

Where the question is to be settled by special order (s. 113) clearly, and probably also where it is to be settled by certificate, of the Commissioners, this section [see (i) *infra*] does not give an appeal against that order or certificate.

(*b*) as to the rate of contributions payable by or in respect of any insured person; or

S. 66 (1) (b) — See ss. 4 (1) and the Second Schedule (Employed Rates), 5 (1), 38 (1) (*b*) (i), 44 (2) (*a*), 46 (1), (2) (*b*) (i), 47 (4) (*b*) (*c*), (5) (6), 48 (2) (3), 49 (1), 50.

(*c*) as to the rates of contributions payable in respect of an employed contributor by the employer and the contributor respectively ;

See ss. referred to under (*b*), and especially the Second Schedule (contributions by employers and employed contributors).

the question shall be determined by the Insurance Commissioners, in accordance with regulations made by them for the purpose :

(2) *If any question arises as to the person who is the employer of an employed contributor, the question shall be determined in like manner as a question in paragraph* (a) *of section sixty-six of the principal Act, and that section shall apply accordingly.*

"**Determined.**"—Cf. the Local Government Act, 1894, s. 70, on which the whole of this section is closely modelled. A letter from the Commissioners setting out their opinion is a sufficient "determination" within that Act (*A.-G.* v. *Hughes*, 81 L.T. 679). In cases under pars. (*b*) and (*c*) there is no provision for appeal, and a question arises as to the applicability of the Arbitration Act, 1889, to such proceedings [as to which see note to s. 63 (5), *supra*].

Cf. also *Wilford* v. *West Riding of Yorkshire C.C.* (1908, 1 K.B. 685), and *Board of Education* v. *Rice* (27 T.L.R. 378), decided under s. 7 (3) of the Education Act, 1902. In the latter case Lord Loreburn, L.C., said (at p. 381) :—

"Comparatively recent statutes have extended, if they have not originated, the practice of imposing upon departments or officers of State the duty of deciding or determining questions of various kinds. In the present instance, as in many others, what comes for determination is sometimes a matter for discretion, involving no law. It will, I suppose, usually be of an administrative kind ; but sometimes it will involve matter of law as well as matter of fact, or even depend upon matter of law alone. In such cases the Board of Education will have to ascertain the law and also to ascertain the facts. I need not add that in doing either they must act in good faith and fairly listen to both sides, for that is a duty lying upon everyone who decides anything. But I do not think they are bound to treat such a question as though it were a trial. They have no power to administer an oath, and need not examine witnesses. They can obtain information in any way they think best, always giving a fair opportunity to those who are parties in the controversy for correcting or contradicting any relevant statement prejudicial to their view. Provided this is done, there is no

appeal from the determination of the Board under s. 7 (3) of this Act. The Board have, of course, no jurisdiction to decide abstract questions of law, but only to determine actual concrete differences that may arise, and as they arise, between the managers and the Local Education Authority. The Board is in the nature of an arbitral tribunal, and a court of law has no jurisdiction to hear appeals from the determination, either upon law or upon fact. But if the Court is satisfied either that the Board have not acted judicially in the way I have described or have not determined the question which they are required by the Act to determine, then there is a remedy by *mandamus* and *certiorari*."

S. 66 (1) —

The passage above set out was cited at length in the Scottish case of *Don Bros.* v. *Anderson* where it was held that there is no appeal from a determination of the Commissioners under s. 66 (1) (*c*).

"**Regulations.**"—See Appendix II—46, p. 772.

Provided that—

(i) if any person feels aggrieved by the decision of the Insurance Commissioners on any question arising under paragraph (*a*), he may appeal therefrom to the county court, with a further right of appeal upon any question of law to such judge of the High Court as may be selected for the purpose by the Lord Chancellor, and the decision of that judge shall be final;

"**Person feels aggrieved.**" — These and similar words have given rise to a number of decisions under several statutes. Under the Trade Marks Act, 1875, s. 5, any person who can show that the registration of a trade mark "tends to his injury or to his damage in the legal sense of that word" even if he is not himself an applicant for a similar trade mark, and is not carrying on business within the jurisdiction, may be "aggrieved" (*In Re Riviere's Trade Mark*, 26, Ch. D. 48). "The words are used to prevent the action of common informers or of persons interfering from merely sentimental motives, but they must not be so read as to make evidence of great and serious damage a condition precedent to the right to apply" (*In Re Appollinaris Co.'s Trade Marks*, 1891, 2 Ch. 186, at p. 224; *Powell* v. *Birmingham Vinegar Brewery Co.*, 1894, A.C. 8). By the Coypright Act, 1842, s. 5, "any person who shall deem himself aggrieved" may apply to expunge an entry in the register. This does not include a person who has been convicted of an infringement, unless the entry interferes with some right he would otherwise have (*Graves' Case*, L.R. 4, Q.B. 715). The Licensing Act, 1828, s. 27, gives a right of appeal to "any person who shall think himself aggrieved." This enables the mortgagee of licensed premises to appear and appeal against a refusal by justices to renew a license, although the actual licensee opposed the renewal

S. 66 (1) — (*Garrett* v. *Middlesex JJ.*, 12, Q.B.D. 620). But a rival innkeeper is not "aggrieved" by the grant of a license (*R.* v. *Middlesex*, 3 B. and Ad. 938); and the owner of licensed premises cannot appeal against the endorsement of a conviction of his tenant upon the license, under s. 52 of the Licensing Act, 1872, because he could never have been a party to the original proceedings (*R.* v. *Andover*, 16 Q.B.D. 711). See also *Drapers' Co.* v. *Haddon* (9 T.L.R. 36), *Verdin* v. *Wray* (2 Q.B.D. 608), *Hollis* v. *Marshall* (2 H. & N. 755), *Ross* v. *Taylerson* (62 J.P. 181), *Hornsey B.C.* v. *Kershaw* (73 J.P. 335), and *R.* v. *Keepers of Peace and JJ. of County of London* (25 Q.B.D. 357). The Bankruptcy Act, 1883, s. 104 (2), gives an appeal to "any person aggrieved." This includes the Official Receiver in a matter within his province, although he has no personal interest (*In Re Reed, Bowen & Co.*, 19 Q.B.D. 174), and the holder of a bill of sale whose title is affected by an adjudication (*Exp. Ellis*, 2 Ch. D. 797).

The following persons or bodies (see Interpretation Act, 1889, s. 19) might conceivably "feel aggrieved" by a decision under this section :—

(1) An employer, or person alleged to be such, who has appeared before the Commissioners; it is clear (*Garrett* v. *Middlesex JJ.*, *ubi. sup.*) that he may appeal although his employee desires to be treated as an employed contributor.

(2) An employee who has appeared before the Commissioners; he can appeal, with or without the consent of his employer.

(3) Any other employer or employee who will be affected by the decision; in spite of *R.* v. *Andover* (*ubi. sup.*) there seems little doubt that he might appeal.

(4) An approved society of which any such employee is, or is about to become, a member; in view of the substantial advantages conferred by the Act upon a society in respect of each of its members who is an insured person [see *e.g.*, s. 55 (2) *supra*], and the heavier liability which it would have to undertake with regard to him apart from this Act, it is at least arguable that, especially with regard to its existing members, a society is within the definition given, *e.g.*, in *Powell* v. *Birmingham, &c., Co.* (*ubi sup.*).

(5) A local Insurance Committee; here the same considerations hardly apply, and such a committee appears to have no *locus standi.*

(6) A medical practitioner, or local medical committee (s. 62 *supra*), might consider themselves aggrieved by a decision conferring upon a patient or class of patients the right to medical benefit, especially if the question of income limit [s. 15 (3)] and the First Schedule, Part II (*g*)] were involved.

(7) An inspector appointed by the Commissioners [(ss. 57 (3) *supra* and 112 *infra*] will doubtless have some duties in the enforcement of this Act, and might possibly be "aggrieved" within the meaning of *In re Reed, Bowen & Co.* (*ubi sup.*). See however *Robinson* v. *Currey* (7 Q.B.D. 465).

"**Any question . . . paragraph** (*a*)."—It is very doubtful whether this includes cases where the inclusion or exclusion of a particular class of employment is to depend on the "certificate" [see the First Schedule Part II (*b*) and (*c*), or 'opinion' [*ib.* (*g*)], of the Commissioners, so as to give an appeal against such certificate or opinion. Probably it does not give any appeal in such a case though

there is a distinction between the appeal to the County Court, which may involve matters of fact, and the further appeal to a judge of the High Court, which is confined to questions of law (see the next note): clearly it cannot apply so as to give an appeal against a "special order" for the inclusion or exclusion of a particular employment [*ib.* Part I (*c*) and Part II (*k*), s. 1 (2), see s. 113 and the Ninth Schedule]. But it will of course apply to any question which may arise as to whether any employment is included in the terms of such special order, and perhaps certificate, when made. S. 66 (1) —

"**Any question of Law.**"—Any question relating to the interpretation of a statute, even if it involves the consideration of matters of fact, is a question of law (*R.* v. *Bridge* 24 Q.B.D. 609, not overruled by *Westminster C.C.* v. *Gordon Hotels, Ltd.* 1907, 1 K.B. 910 and 1908, A.C. 142). But where the question depends upon the discretion of any tribunal, the decision cannot be erroneous in point of law (*Diss Urban Sanitary Authority* v. *Aldrich*, 2 Q.B.D. 179): see last note.

Any such appeal is subject to the County Court Rules (Addenda, App. VI. p. 1125), which rather absurdly makes the Commissioners parties on the Inland Revenue model.

(ii) the regulations of the Insurance Commissioners may provide for questions under paragraph (*b*) being determined, in the case of any person who is or is about to become a member of an approved society, by the society.

See Art. 2 of these regulations, App. II—46, p. 772.

"**About to become.**"—This must mean "accepted as a member."

(iii) the Insurance Commissioners may, if they think fit, instead of themselves deciding whether any class of employment is or will be employment within the meaning of this Part of this Act, submit the question for decision to the High Court in such summary manner as subject to rules of court may be directed by the court, and the court, after hearing such parties and taking such evidence (if any) as it thinks just, shall decide the question, and the decision of the court shall be final.

"**Subject to rules of Court.**"—See Appendix, VII—1, p. 996; the following rules were made under s. 29 of the Local Government Act,

S. 66 (1) — 1888, and s. 70 (1) of that of 1894, which are both in the same terms as this paragraph:

"The summary proceeding for submitting any question for decision to the High Court of Justice . . . shall be by special case to be agreed upon by the parties or in default of such agreement to be settled by an arbitrator agreed upon by the parties, or (if necessary) appointed by a judge at chambers, or to be settled by a judge at chambers. The special case, when settled, shall be filed at the Crown Office Department, at the Central Office of the Supreme Court, by the . . . local authority concerned, within eight days from the settlement thereof, and shall be put into the Crown paper for argument as if it were a case stated by Justices under 20 and 21 Vict. c. 43."—(R.S.C., Aug. 10th, 1892, and Dec. 10th, 1894.)

"**Shall be final.**"—These words are not in s. 29 of the Act of 1888, but no appeal lay under that section (*Ex parte Kent C. C.*, 1891, 1 Q.B. 725.

(2) This section shall come into operation on the passing of this Act.

Power to take evidence on oath.

38. *Where under any provision of the principal Act or any regulations made thereunder the Insurance Commissioners are required or authorised to hold, or to appoint any committee or person to hold an inquiry, the witnesses shall, if the Commissioners think fit, or if any one of the parties so demand, be examined on oath, and the committee or person appointed to hold an inquiry shall have power to administer oaths for the purpose.*

Disputes.

67.—(1) Subject to the provisions of the foregoing section every dispute between—

(*a*) an approved society or a branch thereof and an insured person who is a member of such society or branch or any person claiming through him;

(*b*) an approved society or branch thereof, and any person who has ceased to be a member for the purposes of this Part of this Act of such society or branch, or any person claiming through him;

(*c*) an approved society and any branch thereof; S. 67 (1) (*c*)

(*d*) any two or more branches of an approved society,

relating to anything done or omitted by such person, society, or branch (as the case may be) under this Part of this Act or any regulation made thereunder, shall be decided in accordance with the rules of the society, but any party to such dispute may in such cases and in such manner as may be prescribed appeal from such decision to the Insurance Commissioners.

Decision of disputes.

27.—(1) *Any dispute between any approved society and any person as to whether that person is or was at any date a member of that society, for the purposes of Part I. of the principal Act, shall be decided in like manner as a dispute between an approved society and an insured person who is a member thereof, and any dispute between two or more approved societies or between an approved society and an insurance committee or between two or more insurance committees, shall be decided in like manner as a dispute between an insured person and an insurance committee, and section sixty-seven of the principal Act shall apply accordingly.*

"**In accordance with the rules of the Society.**"—And of the statute (if any) under which the society is registered or established. See the Friendly Societies Act, 1896, ss. 43 (2) and 68, the Collecting Societies Act, 1896, s. 7 (which applies also to industrial assurance companies), the Industrial and Provident Societies Act, 1893, s. 49, &c. As to the position of a Trade Union, see note to s. 35 (4), p. 246 *supra*. See also Appendix II—47, p. 784.

"**Appeal.**"—There are cases in which appeal is provided for under the statutes referred to above; unless those cases are excluded by regulation, it would seem that the appeal to the Insurance Commissioners would be from the final decision under those statutes. See the Regulations, Third Sched. 7, *post*. p. 797.

S. 67 (2)

(2) Every dispute between an insured person and the Insurance Committee, relating to anything done or omitted by such person or the Insurance Committee under this Part of this Act, or any regulation made hereunder, shall be decided in the prescribed manner by the Insurance Commissioners.

"Anything done or omitted."—See note to the last subsection. There is no express provision for the decision of disputes between a society and an Insurance Committee; see, however, s. 15 (6) *supra*. As, however, the words here are so wide, any such question could probably be raised by one or more insured persons, members of the society, on its behalf.

(3) The Insurance Commissioners may authorise referees appointed by them to decide any appeal or dispute submitted to the Insurance Commissioners under this section.

(4) The Insurance Commissioners may make regulations as to the procedure on any such appeal or dispute, and such regulations may apply any of the provisions of the Arbitration Act, 1889, but, except so far as it may be so applied, the Arbitration Act, 1889, shall not apply to proceedings under this section, and any decision given by the Insurance Commissioners or a referee under this section shall be final and conclusive.

Cf. s. 88 (4) *infra*, and note to s. 63 (5) *supra*; also the Friendly Societies Act, 1896, s. 68 (7), and other Statutes referred to under subs. (1) *supra*.

Protection against distress and execution in certain cases.

68.—(1) Where the medical practitioner attending on any insured person in receipt of sickness benefit certifies that the levying of any distress or execution upon any goods or chattels belonging to an insured person and being on premises occupied by him, or the taking of any proceedings in ejectment or for the recovery of any rent or to enforce any judgment

in ejectment against such person, would endanger his life, and such certificate has been sent to the Insurance Committee and has been recorded in manner hereinafter provided, it shall not be lawful during any period named in the certificate for any person to levy any such distress or execution or to take any such proceedings or to enforce any such judgment against the insured person: S. 68 (1)

"**Distress or Execution.**"—Distress may in the ordinary way be levied without legal process of any kind, and without demand; execution can only issue as the result of a judgment or award, but in general, without leave. Execution may, however, be stayed at any time at the discretion of the court: see as to the High Court R.S.C., O. 42 r. 17 (*b*); and as to County Courts, the County Courts Act, 1888, s. 153, where sickness is specially mentioned as the principal reason for such a stay.

"**Occupied by him.**"—This includes occupation for purposes of business, &c., as well as of residence, though perhaps that is not the intention.

"**Proceedings in ejectment or for the recovery of any rent.**"—These may be in the County Court, where the value and rent are under £100 a year, under ss. 138-9 of the County Courts Act, 1888; but the making of an order is in the discretion of the judge, and is subject to the defendant "showing good cause" against it. Although there is no reported decision on the point, there can be little doubt that serious sickness would be included in this. There is a similar provision in the Small Tenements Recovery Act, 1838, s. 1, which empowers justices to make an ejectment order where the rent is under £20, and the term does not exceed seven years.

"**Enforce any judgment in ejectment.**"—Writ of possession in the High Court, issues without leave (O. 47 r. 2), and is apparently not subject to O. 42 r. 17; nor is a possession warrant in the County Court subject to s. 153 of the County Courts Act, 1888.

"**It shall not be lawful.**"—In addition to the penalties of subsection (3), a person levying such distress, &c., would be liable to an action at the suit of the insured person.

Provided that, if any person desirous of levying such distress or execution or taking such proceedings or enforcing such judgment disputes the accuracy of the certificate, he may apply to the registrar of the county court, who, if he is of opinion that the certificate should be cancelled or modified, may

S. 68 (1) make an order cancelling or modifying it, and no appeal shall lie against any such order or a refusal to make any such order.

The medical profession has strongly objected to power being given to the county court registrar to cancel a medical certificate stating that ejectment would endanger life. But probably few registrars would take the responsibility without obtaining a second medical opinion.

(2) A certificate granted for the purpose of this section shall continue in force for one week or such less period as may be named in the certificate, but may be renewed from time to time for any period not exceeding one week, up to but not beyond the expiration of three months from the date of the grant of the original certificate, but no such renewal shall have effect unless sent to the Insurance Committee and recorded as aforesaid :

"**Months.**"—See note to s. 5 (1) (*a*).

Provided that the protection conferred by this section shall not extend beyond the expiration of one month from such date if, on demand being made by the person desirous of levying such distress or execution, or taking such proceedings, or enforcing such judgment, proper security is not given for payment of rent thereafter to become due from the insured person or the amount of the judgment debt, as the case may be, and any dispute as to the sufficiency of the security shall be determined by the registrar of the county court, whose decision shall be final and not subject to appeal.

"**Proper security.**"—This may be either by bond, with sureties, or by deposit (County Court Act, 1888, ss. 108-9; cf. also the Small Tenements Recovery Act, 1838, ss. 3-4).

"**Rent thereafter to become due.**"—This clearly cannot exceed two calendar months' rent, because after three months the certificate will automatically lapse.

(3) If any person knowingly levies or attempts to levy any such distress or execution or takes any such proceedings or enforces or attempts to enforce any such judgment in contravention of this section, he shall be liable on summary conviction to a fine not exceeding fifty pounds. S. 68 (3)

"**Knowingly**," *i.e.*, knowing that such a certificate has been recorded, but in view of the next subsection it is difficult to see how any person could, otherwise than wilfully, be ignorant of it.

"**Summary Conviction.**"—See note to s. 69 (1) *infra*.

(4) A certificate or renewal thereof granted under this section shall forthwith be sent to the Insurance Committee, and the Committee shall, unless it has reason to suspect its genuineness, record it in a special register without fee, and such register shall at all reasonable times be open to inspection; and, where so recorded, its genuineness shall not be questioned in any proceedings against a sheriff or other officer for failure to levy any distress or execute any warrant.

"**Forthwith.**"—If in spite of reasonable diligence in complying with the provision, there is nevertheless an interval between the grant and recording of a certificate or renewal, that will probably not authorise proceedings in such interval which would not be lawful after it has been recorded.

"**In any proceedings . . . any warrant.**"—This will not of course prevent its being questioned in any other proceedings, particularly if the insured person is a party to them, whether a sheriff or other officer is also a party or not.

(5) Where the time within which a warrant may be executed is limited, any period during which the warrant cannot be executed by reason of the provisions of this section shall be disregarded in computing the time within which the warrant may be executed.

S. 69 (1) Offences.

69.—(1) If, for the purpose of obtaining any benefit or payment or the crediting of a reserve value under this Part of this Act, either for himself or for any other person, any person knowingly makes any false statement or false representation, he shall be liable on summary conviction to imprisonment for a term not exceeding three months with or without hard labour.

"**Either for himself or any other person.**"—This would include the case of an official of a society making a false statement or representation.

"**On summary conviction,**" *i.e.*, before justices or a stipendiary, subject, if imprisonment is inflicted without the option of a fine, to an appeal to Quarter Sessions on any question of law or fact (Summary Jurisdiction Act, 1879, s. 19), or to the right to have a case stated on any point of law for a Divisional Court (*ib.* s. 33; Summary Jurisdiction Act, 1857, s. 2). The latter right is open to the prosecutor as well as to the defendant.

(2) If any employer has failed to pay any contributions, which under this Part of this Act he is liable to pay in respect of an employed contributor, or if any such employer, any insured person, or any other person is guilty of any other contravention of or non-compliance with any of the requirements of this Part of this Act or the regulations made thereunder in respect of which no special penalty is provided, he shall for each offence be liable on summary conviction to a fine not exceeding ten pounds, and where the offence is failure or neglect on the part of the employer to make any such contributions, to pay to the Insurance Commissioners a sum equal to the amount of the contributions which he has so failed or neglected to pay, which sum when paid shall be treated as a payment in satisfaction of such contributions:

"**Has failed.**"—The section does not require "wilful" failure, but it is doubtful if failure without some element of personal default or guilty

knowledge on the part of the employer is sufficient to justify a conviction under the section for a nonfeasance (see *Dickenson* v. *Fletcher*, L.R. 9 C.P. 1). If, for instance, contributions are unpaid through the default of a manager or servant appointed by the employer for the purpose, it is doubtful if the employer can be convicted. See however *Cundy* v. *Le Cocq* (13 Q.B.D. 207), *Bond* v. *Evans* (21 Q.B.D. 249), *Blake* v. *Tillstone* (1894, 1 Q.B. 345), *Sherras* v. *De Rutzen* (1895, 1 Q.B. 918) and the words "failure or neglect" *infra*. S. 69 (2)

"**Pay any contributions.**"—See notes to s. 66 (1), and cf. s. 101; note, however, that the insured person under Part I cannot [as he can by s. 101 (2)], be proceeded against for any failure to pay contributions, and that there is no provision here similar to s. 101 (6), making the decision of an umpire, referee, &c., binding in such proceedings. It is, therefore, open to an employer instead of adopting or taking part in the procedure under s. 66, to dispute his liability if proceedings are taken against him under this section, with the right to have a case stated (see the last note) on any point of law. And even if he was a party to a decision under s. 66, that decision will not be binding upon him in a criminal prosecution, to establish the truth of the facts on which it was based (*R.* v. *Fontaine Moreau*, 17 L.J.Q.B., 187). Any decision of the Court of King's Bench on any matter of law will, of course, be an authority in such proceedings, but as there is no appeal to the Court of Appeal, the Court of King's Bench may review its own decisions.

"**Any other person.**"—Including a society registered or unregistered, although it is not a "body corporate" (Interpretation Act, 1889, s. 19); *e.g.*, failure to submit a scheme under s. 72 would be an offence punishable under this section. Apparently, however, the society cannot be itself amenable to summary jurisdiction [Summary Jurisdiction Act, 1879, s. 49; Interpretation Act, 1889, s. 2 (1)]. *Quære* whether trustees can be convicted on its behalf [F.S.A. 1896, ss. 84, 91 (1), 94 (1), (4), (6)].

"**The regulations.**"—See Appendix II, p. 455, especially 2, p. 458, and note to s. 7 at p. 44 *supra*.

"**Treated as a payment . . . such contributions.**"—With the result that they will be written off the arrears of the contributor.

As to proceedings in Scotland see s. 41 (5) and (6) of 1913, under s. 80.

Provided that no person shall be liable to any penalty in respect of any matter if he has acted in conformity with any decision in respect thereto by the Insurance Commissioners, or, if the matter is one which the Insurance Committee is competent to decide, in conformity with its decision.

34.—(1) *If any employer deducts, or attempts to deduct, from the wages or other remuneration of an employed contributor the whole or any part of the* Offences and legal proceedings.

1913 S. 84 (1)

employer's contribution, as defined in the Second Schedule to the principal Act, he shall be guilty of a contravention of the provisions of Part I. of the principal Act.

(2) *Every person who buys, takes in exchange, or takes in pawn from an insured person, or any person acting on his behalf, on any pretence whatever, any insurance card or insurance book shall be liable on summary conviction to a fine not exceeding ten pounds.*

(3) *The time within which proceedings may be taken under subsection* (2) *of section sixty-nine of the principal Act against an employer charged with an offence of failing or neglecting to pay any contribution in respect of an employed contributor shall be one year from the date of the commission of the alleged offence, and where an employer has been convicted of such an offence then, if notice of the intention to do so is served with the summons or warrant, evidence may be given of failure or neglect on the part of the employer to pay other contributions in respect of that employed contributor during the year preceding the date when the information was laid, and on proof of such failure or neglect the employer shall be liable to pay to the Insurance Commissioners a sum equal to the total amount of all the contributions which he is so proved to have failed or neglected to pay.*

Civil proceedings against employer for neglecting to pay contributions.

70.—(1) Where an employer has failed or neglected to pay any contributions which under this Part of this Act he is liable to pay in respect of a person being a member of an approved society in his employment, and by reason thereof that person

has been deprived in whole or in part of his right to any benefits which would otherwise have been payable to him, he shall be entitled to take proceedings against the employer for the value of the right of which he has been so deprived, and in any such proceedings the employer may be ordered to pay to the Insurance Commissioners a sum equal to the value so ascertained, which sum when paid shall be carried to the credit of the society of which such person is a member, and thereupon such person shall thenceforth be entitled to receive from the society benefits at the same rate as he would have been entitled to had the contributions been properly paid, together with the difference between the amount of the benefits (if any) he has actually received and the benefits he would have received had the contributions been properly paid. S. 70 (1)

"**Failed or neglected.**"—Cf. note to the preceding section.

"**Being a member of an approved society.**"—See s. 79.

A deposit contributor has no claim against his employer under this section. But, in addition to the remedy provided by this section, an employee, whether a member of an approved society at the time of the failure to pay contributions or not, has a remedy at common law for the breach by the employer of the duty imposed upon him by the Act, that duty being one imposed for the benefit of the employee rather than of the public at large. Under those circumstances the remedy by action for damages is not taken away by the penalty clause (s. 69). See the distinction drawn in *Atkinson* v. *Newcastle Waterworks Co.*, 2 Ex.D. 441, *Cowley* v. *Newmarket Local Board* (1892), A.C. 345, *Groves* v. *Lord Wimborne* (1898), 2 Q.B. 402, *Kelly* v. *Glebe Sugar Co.*, 20 R. 833, *Butler* v. *Fife Coal Co.* (1912), A.C. 149 at p. 165. It would not, of course, be possible in an action at common law to obtain the special remedies provided by the section, but the benefits actually lost can be recovered. This right would be specially valuable to an employee who has become a member of an approved society after the omission complained of but has been deprived of benefit by previous omissions (see s. 43): if he has never joined a society, no doubt the actual amount of the contributions is all he is entitled to, and that he can recover by means of s. 69.

"**Which would otherwise have been payable to him.**"—The member can take action only when he has actually lost benefit

S. 70 (1) — and not a mere contingent right to benefit. *Quære* whether benefits payable include medical and sanatorium benefit.

"**To take proceedings**," *i.e.*, in the County Court or High Court according to the amount claimed, or where the claim is less than £10 in a court of Summary Jurisdiction under the Employers and Workmen Act, 1875. The statutory limit of six months imposed by the Summary Jurisdiction Acts does not apply to such proceedings (*Charles* v. *Mortgagees, &c.*, 60 L.J.M.C. 20). *Quære* whether a member who has acquiesced in non-payment by his employer, or himself contravened the regulations (Appendix II—2 §5, p. 461) by failure to present a card for stamping, is deprived of his right of action. See note to s. 7 at p. 44 *supra*. Probably the duty upon the employer being absolute, no acquiescence in its breach by the employee would deprive him of his rights under this section, though it might at common law.

The right of action probably does not survive to the personal representatives of the contributor or against those of the employer. If the action were for the benefit of the contributor's estate it might survive to his representatives (*Finlay* v. *Chirney*, 58 L.T. 664), but it is to the Insurance Commissioners and not to the estate that the damages are to be paid, and probably the rule "*Actio personalis moritas am persona*" applies.

"**The value of the right.**"—The right being one to immediate payment of benefits, since no action can accrue until the benefits would have been payable, the value of the right would appear to be the actual benefit lost.

(2) Proceedings may be taken under either this or the last preceding section notwithstanding that proceedings have also been taken under the other section in respect of the same failure or neglect to pay contributions.

Generally as to civil remedy for damage resulting from an offence against a statute, see *Fraser* v. *Fear* (107 L.T. 423) per Cozens-Hardy, M.R., at p. 428.

"The real question is whether the rights intended to be protected by the Statute were those of the public only, or of any other persons also who may suffer from its breach," per Farwell, C.J., *ibid.* See also *Brawn* v. *Thomas*, 50 L.J.Q.B. 662, at p. 664; and *Dawson* v. *Bingley*, 104 L.T. 639; (1911) 2 K.B. 149.

Repayment of benefits improperly paid.

71.—If it is found at any time that a person has been in receipt of any payment or benefit under this Part of this Act without being lawfully entitled thereto he, or in the case of his death his personal representatives, shall be liable to repay to the

Insurance Commissioners the amount of such payment or benefit, and any such amount may be recovered as a debt due to the Crown and when so recovered shall be carried to the credit of the society of which such person was a member, or if he was not a member of any approved society, of the *Deposit Contributors'* fund. S. 71 (2)

"**Lawfully entitled.**"—This would seem to be a departure from the old rule of law that money paid under a mistake of law cannot be recovered. *Sed quære* whether that is the true meaning of the section, or whether it applies only to misrepresentation or mistake of fact.

Provisions as to application of existing funds of friendly societies.

72.—(1) Every registered friendly society which provides benefits similar to any of those conferred by this Part of this Act shall submit to the Registrar of Friendly Societies a scheme for continuing, abolishing, reducing, or altering such benefits as respects members who become insured persons and for continuing, abolishing, or reducing the contributions of such members, so, however, that the combined effect of the alteration of the benefits and contributions shall not prejudicially affect the solvency of the society, and, if the scheme or a supplementary scheme shows on an actuarial valuation that, owing to the alterations in the benefits and contributions effected by the scheme, any part of the existing funds of the society is set free as not being required to meet the liabilities of the society, the scheme or the supplementary scheme shall provide for the application of the part of the funds so set free in any one or more of the following ways :—

"**Every registered friendly society.**"—Note that this section is not limited in its operation to approved societies.

"**Shall submit . . . a scheme.**"—See note to s. 69 (2). The section gives to the Registrar no express power of refusal to confirm

S. 72 (1) — or register such scheme, nor does it explicitly require him to do so Such a scheme must, however, necessarily involve and be an alteration of the rules of the society, as to which s. 13 (2) of the Friendly Societies Act, 1896 (59 and 60 Vict., c. 25), provides that "the registrar shall, on being satisfied that any amendment of a rule is not contrary to the provisions of this Act, issue to the society an acknowledgment of registry of the amendment, and that acknowledgment shall be conclusive evidence that the amendment is duly registered."

Apparently, therefore, if such a scheme contravenes neither the provisions of the Friendly Societies Acts (which are to be read as one) nor the provisions of this section, the registrar is bound to register and acknowledge it, a proceeding which is apparently the "confirmation" referred to in subs. (3), and is conclusive (*Dewhurst* v. *Clarkson*, 23 L.J. Q.B. 247). Cf. s. 23 (3), note on "may grant approval," at p. 227 *supra*, and *R.* v. *Registrar of Companies* (28 T.L.R. 457).

As to appeals from refusal to register changes of rules, see 59 and 60 Vict. c. 25, s. 13 (3).

"**Shall submit.**"—The section is mandatory, but there is nothing to compel the society to modify the contributions and benefits of insured members to any defined extent, or at all. *Quære*, however, whether if it did not, a member who objected to paying the whole of the present contribution as well as that required under this Act would have a *locus standi* to oppose the confirmation of the scheme by the Registrar.

"**Insured persons,**" including persons in the armed services [subs. (4)], but not persons over 65 at the commencement of the Act [ss. 1 (4) and 49].

"**Shall not prejudicially affect the solvency of the society.**"—The benefits must be reduced in value to at least the same extent as the contributions of members becoming insured persons. On the other hand there is no provision that the scheme shall not prejudicially affect the members becoming insured persons; since they are the other parties to the bargain with the society it is inevitable that it should do so unless it be drawn with such meticulous care as to vary in no way the value of either party's rights. The intention of the statute would appear to be that the insured person, being himself assisted by his employer and the State, should be liable himself to render some slight assistance to his fellow members who are left outside the National Insurance Act. See par. (*a*) hereof.

"**If . . . any part of the existing funds . . . is set free.** — That is either by a scheme to some extent prejudicial to the insured persons who are members of the society, or, in the case of an approved society, by the reserve values credited to it in relief of its liabilities.

(*a*) towards the cost of the provision of other or increased benefits payable by the society independently of this Part of this Act to existing members whether insured persons or not:

"**Existing members**," *i.e.*, at the passing of this Act [subs. (4)]. S. 72 (1) (*a*)

"**Whether insured persons or not.**"—This paragraph will allow friendly societies, whether they become approved or no, to make special provision for the medical treatment of those members who, being left out of the National Insurance Scheme on account of disablement or otherwise, may be unable to get medical attendance at the same contract rate as in the past; see s. 15 (2) (*e*).

(*b*) in reduction of the contributions payable by such members in respect of the benefits payable by the society independently of this Part of this Act;

(*c*) towards the payment or repayment of contributions payable under this Part of this Act by such of its existing members as are entitled and elect to receive benefits under this Part of this Act through the society.

"**To receive benefits . . . through the society.**"—Only a friendly society which becomes approved can pay or repay its members' statutory contributions. It is clear that a society which is already giving to a member of long standing sick pay and medical benefit equal to that given under the Act in return for a small contribution, will be in a position, on receiving his reserve value, to pay a part if not the whole of his statutory contribution while paying also the statutory benefits, without loss to the society.

(2) This section shall apply to branches of registered societies in like manner as to societies: Provided that a society with branches may, if it so desires (subject always to the exercise of any right of a branch, expressly conferred by the rules of the society, to dispose of any of its funds for the benefit solely of the members of the branch), submit a scheme applicable to all its branches, and it shall be competent for the society to provide by its scheme or supplementary scheme for the application of the whole or any part of any sums so set free towards the discharge of any deficiencies in any of its branches which may be found to exist on such actuarial valuation as aforesaid.

S. 72 (2) — "**A scheme applicable to all its branches.**"—By s. 106 of the Friendly Societies Act, 1906, a "branch" is a "number of the members of a society, under the control of a central body." The rules of the central body, therefore, prevail generally over those of the branch, and can even restrain it from seceding [*Wilkinson* v. *Jagger*, 20 Q.B.D. 423; *Schofield* v. *Vaux* (1886) 36 W.R. 170, *n*]. See also rule 3 of the model rules for branches issued by the central registry office.

(3) Any scheme adopted by a society or branch of a society in accordance with its rules when confirmed by the Registrar of Friendly Societies shall be deemed to be incorporated in the registered rules of the society or branch and may be amended accordingly, so, however, that no amendment shall be inconsistent with the provisions of this section.

"**When confirmed.**"—See note to subs. (1) hereof.

(4) This section shall apply to seamen, marines, and soldiers, from whose pay deductions are made under this Part of this Act as if they were insured persons, and for the purposes of this section "existing" means existing at the passing of this Act.

(5) This section shall come into operation on the passing of this Act.

Provisions as to existing employers' provident funds.

73.—(1) Where at the passing of this Act a superannuation or other provident fund has been established for the benefit of the persons employed by one or more employers, the provisions of the last foregoing section shall apply with the necessary adaptations and with this modification that, where under the Act, deed, or other instrument establishing the fund or otherwise any sum is payable by the employer towards benefits secured by the Act or deed, and those benefits include benefits similar to any of those conferred by this Part of this Act, the scheme may provide for allowing the employer to deduct from any contributions payable by him as

aforesaid towards benefits of a nature similar to those under this Part of this Act an amount not exceeding the amount of the employer's contributions payable by him under this Part of this Act. S. 73 (1)

"**A superannuation . . . fund.**"—This applies to all such funds whether approved under s. 25 or no, and will apply to the funds referred to in the First Schedule, Part II, pars. (*b*) and (*c*), if they contain insured persons.

"**Payable by the employer towards benefits.**"—These words are wide enough to cover both a general subscription of the employer to the fund, and also the case where the employer under the Act, deed, or instrument, guarantees the benefits or pays a fixed proportion of them, etc.

"**Similar to those under this Part of this Act.**"—In cases where the employer's contribution is ear-marked (*e.g.*, in part for sick pay and in part for death benefits or widows' pensions) the deduction can be made only from that part which is not appropriated to benefits outside this Act; but where the contribution is a general one the Registrar must be satisfied that any proposed deductions comply with the terms of this section.

It is submitted that for the purpose of such deductions superannuation allowances can be taken into consideration only in so far as they secure provision in respect of sickness or disablement [Cf. s. 72, First Schedule, Part II (*c*)].

How far they do secure such provision is a matter for actuarial investigation, having regard to the probable sickness experience of persons drawing superannuation benefit.

The remittance of contributions by insured employees (to which s. 72 applies) is not subject to any such restriction as is that of the employer's contributions.

"**Employer's contributions.**"—The effect of the whole subsection is to permit, within certain limits, the withdrawal of both employers' and employees' contributions, up to a maximum of sevenpence per week, from an existing superannuation or provident fund.

(2) Where the fund is one out of which pensions or superannuation allowances are payable, and it is proved to the satisfaction of the Insurance Commissioners that the rearrangements required in consequence of this Part of this Act will, upon a valuation under the existing rules of the fund, affect prejudicially the sum available for the payment of pensions or superannuation allowances, the Insurance Commissioners may grant a certificate authorising

S. 73 (2) the value of the prospective extension of benefits under this Part of this Act when the reserve values have been written off as hereinbefore provided, to be brought into account in the valuation of the assets available for the discharge of the liabilities of the fund in respect of pensions and superannuation allowances.

"**Certificate.**"—See Appendix I—1, 16 (*e*), p. 452.

"**A valuation under the existing rules of the fund.**"—The intention of the section is apparently to protect those now entitled or shortly to be entitled to pensions, and yet whose pensions might under the existing rules as to valuation suffer diminution. The assumption apparently underlying the subsection is that in eighteen years' time, or such other time as is required to pay off the reserve values, some provision will be made for extended superannuation allowance to the younger members of the fund; and the Insurance Commissioners may allow this expectation to be discounted for the benefit of the older members. Where such a certificate as in this subsection mentioned has been granted, superannuation allowances can be paid during the coming years at a rate not actuarially justified by the reduced contributions, drawing upon existing reserves in the anticipation that extended benefits hereafter will secure a superannuation allowance out of the funds of approved societies for those qualifying in the more distant future.

"**The prospective extension of benefits,**" *i.e.*, under s. 8 (9) hereof, which does not specify the benefits nor give any guidance as to their present value.

Provisions as to minors who are members of approved societies.

74.—Any member of an approved society who is a minor may execute all instruments and give all acquittances necessary to be executed or given under the rules of such society, but shall not be a member of the committee, or a trustee, manager, or treasurer of such society or any branch thereof.

This section is taken from the Friendly Societies Act, 1896, 59 & 60 Vict. c. 25, s. 36 (2). It is required only in the case of approved societies which are not registered as friendly societies within the meaning of that Act. This section does not empower minors to contract loans from their society [*Nottingham Permanent Building Society* v. *Thurston*, (1903), A.C. 6], nor to appoint an agent to do the acts permitted by the section [*Rudd* v. *James* (1896), 2 Ch. 554].

The care of persons of unsound mind is to be provided for by regulations made by the Commissioners under s. 28 and First Schedule G. of the Act of 1913 (*q.v.* under s. 65 *supra*).

S. 75

Power for societies to register under Friendly Societies Act, 1896.

75.—Any society for the purpose of carrying on business under this Act, either alone or together with any purpose mentioned in section eight, sub-section (1), of the Friendly Societies Act, 1896, may, after the passing of this Act, be registered as a friendly society under the Friendly Societies Act, 1896, notwithstanding that the contributions under this Act are not voluntary.

"**Any purpose mentioned in,**" &c.—The purposes are those (F.S.A., 1896, s. 8) "of providing *by voluntary subscriptions* of the members thereof, with or without the aid of donations, for :—"

(*a*) Relief and maintenance of members and a limited class of dependants during sickness, infirmity, old age, infancy, and widowhood.
(*b*) Death benefits, and payments to Jews during confined mourning.
(*c*) Relief in travel, distress, shipwreck, etc.
(*d*) Endowment.
(*e*) Fire insurance of tools, etc.
(*f*) Guaranteeing performing of their duties by officers and servants of the society or branches.

"**Voluntary.**"—See note above, and s. 23 of the F.S.A., which, of course, applies to voluntary contributors under this Act.

Application of Acts of Parliament to approved societies and sections.

76.—(1) Except in so far as may be inconsistent with this Part of this Act, any business transacted under this Part of this Act by any approved society shall be treated as part of the ordinary business transacted by societies of the class to which that society belongs, and any enactment applying to the society in relation to the transaction of such ordinary business shall apply accordingly in relation to the business transacted by the society under this Part of this Act.

"**Any enactment.**"—This subsection incorporates the whole of the Friendly Societies Acts, 1896 and 1908, in Part I of this Act, so far as relates to friendly societies becoming approved societies. It incorporates in like manner the Shop Clubs Act, 1902, the Collecting Societies and Industrial Assurance Companies Act, 1896, the Industrial and Provident Societies Act, 1893, and the Assurance Companies Act, 1909, &c., so far as societies otherwise within those Acts and operating under Part I of this Act are concerned.

1913 S. 87 — Exemption of documents from stamp duty.

87. *Stamp duty shall not be chargeable upon the documents in connection with business under Part I. of the principal Act, specified in the Second Schedule to this Act.*

SECOND SCHEDULE.

1. *Draft, or order, or receipt given by or to an approved society, or branch, or insurance committee in respect of money payable in pursuance of Part I. of the principal Act, or of the rules of the society or branch.*

2. *Letter or power of attorney granted by any person as trustee for the transfer of any money of an approved society, or branch, or insurance committee invested in his name in the public funds.*

3. *Bond or other security given to, by, or on account of an approved society or branch, or by the treasurer or other official thereof.*

4. *Appointment or revocation of appointment of agent, or other document required or authorised by or in pursuance of Part I. of the principal Act, or by the rules of an approved society or branch.*

5. *Agreement entered into between an approved society or branch and an insurance committee in regard to medical benefit under Part I. of the principal Act.*

This section extends to Approved Societies the advantage already given to registered Friendly Societies by s. 33 of the F.S. Act, 1896.

(2) This section shall apply to an approved society which is a separate section of another body, subject to the necessary adaptation.

"**Separate section.**"—See s. 22 (1). This subsection applies the provisions of 59 and 60 Vict. c. 26, so far as not inconsistent with this Act, to a section of a collecting society set up under s. 23 hereof, *q.v* and notes.

77.—(1) The Local Government Board may, for the purposes of their powers and duties under this Part of this Act, hold such local inquiries and investigations as they may think fit, and the Board and their inspectors shall have for the purposes of such an inquiry the same powers as they respectively have for the purposes of an inquiry under the Public Health Acts, and the expenses incurred by the Board in respect of such inquiries and other proceedings under this Part of this Act (including the salary of any inspector or officer of the Board engaged in the inquiry or proceedings, not exceeding three guineas a day) shall be paid by such authorities and persons and out of such funds and rates as the Board may by order direct, and the Board may certify the amount of the expenses so incurred, and any sum so certified and directed by the Board to be paid by the authority or person shall be a debt from that authority or person to the Crown: Provided that this provision shall not apply to inquiries with respect to responsibility for excessive sickness.

S. 77 (1) Powers of the Local Government Board.

"**Powers and duties.**"—These are as follows: To appoint diseases other than tuberculosis for sanatorium benefit [s. 8 (1) (*b*)]; to approve sanatoria and other institutions, and other treatment, for the purposes of that benefit [s. 16 (1)]; to consult with the Insurance Commissioners as to the reports to be furnished by local Insurance Committees [s. 60 (1) (*a*)]; to appoint a competent person in certain cases to hold an inquiry as to excessive sickness [s. 63 (1)]; to make regulations for the deduction of sums payable by a local authority after such an inquiry out of sums due to that authority from the Local Taxation Account [s. 63 (6)]; but s. 77 is not to apply to cases under s. 63; to distribute any sum available for the provision of sanatoria, and to authorise and control its expenditure (s. 64).

"**The same powers.**"—See note to s. 63 (5) *supra*.

"**Excessive sickness.**"—S. 63 *supra*.

(2) Any approval given by the Local Government Board under this Part of this Act may be given

S. 77 (2) for such term, and subject to such conditions as the Board may think fit, and the Board shall have power to withdraw any approval which they have given.

"**Withdraw any approval.**"—Cf. s. 29 *supra.*

(3) The Local Government Board may make it a condition of any approval to be given, or grant of money to be made under this Part of this Act, that the Board shall have such powers of inspection as may be agreed.

Power to remove difficulties.

78.—If any difficulty arises with respect to the constitution of Insurance Committees, or the advisory committee, or otherwise, in bringing into operation this Part of this Act, the Insurance Commissioners, with the consent of the Treasury, may by order make any appointment and do anything which appears to them necessary or expedient for the establishment of such committees or for bringing this Part of this Act into operation, and any such order may modify the provisions of this Act so far as may appear necessary or expedient for carrying the order into effect: Provided that the Insurance Commissioners shall not exercise the powers conferred by this section after the *thirty-first day of December* nineteen hundred and fourteen.

The words in italics are in effect inserted by s. 40 (2) of 1913, *infra.*

"**By order.**"—The Act contains no provision as to the manner of making such an order. Regulations must be laid before Parliament (s. 65) and Special Orders must follow a public inquiry (s. 113), but orders modifying the provisions of the Act may apparently be made in such manner as the Commissioners may think fit. See Appendix III—A. There was probably no power to amend or rescind such an order prior to the Act of 1913. See note to s. 65, p. 275 *supra.*

S. 78 —

"So far as may appear necessary or expedient."—The Court will doubtless watch jealously the process of modification of statute law by administrative act; and it is submitted that if the validity of such an order be called in question, the Commissioners must show reasonable grounds for holding it to be necessary or expedient.

See however the still wider powers given to the Commissioners by s. 28 of the Act of 1913 (under s. 65 *supra*), which may be exercised without the consent of the Treasury.

Revocation and amendment of orders and extension of time for making orders under s. 78 of principal Act.

40.—(1) *Any order or special order made under the principal Act or this Act may be revoked, varied, or amended by an order or special order made in like manner as the original order.*

(2) *The time within which the powers of the Insurance Commissioners to make orders under section seventy-eight of the principal Act may be exercised shall be extended to the thirty-first day of December nineteen hundred and fourteen.*

The like power to vary, revoke, and amend regulations is given by s. 32 (3) of the Interpretation Act, 1859.

Interpretation.

79.—For the purposes of this Part of this Act unless the context otherwise requires—

The expression "branch," in relation to a society shall not include any branch of the society which is not itself separately registered;

See note to s. 23 (1)

The expression "disease or disablement" means such disease or disablement as would entitle an insured person to sickness or disablement benefit;

See s. 8 (1) (*c*).

The expression "dependants," in relation to any person, includes such persons as the approved society or Insurance Committee shall ascertain to be wholly or in part dependent upon his earnings;

S. 79 — "**Wholly or in part dependent.**"—See s. 13 of the Workmen's Compensation Act, 1906, where these words occur, and decisions thereon. See particularly the cases set out in note to s. 2 (1) (*b*) *supra*.

A person whose normal occupation is employment within the meaning of this Part of this Act shall, for the purpose of reckoning the number and rate of contributions, be deemed to continue to be an employed contributor notwithstanding that he is temporarily unemployed, but, if such period of unemployment extends beyond twelve months, he shall not continue to be an employed contributor unless the approved society of which he is a member or, if he is not a member of such a society, the Insurance Committee, is satisfied that his unemployment is due to inability to obtain employment, and is not due to any change in his normal occupation;

"**Inability to obtain employment.**"—*Quære* as to the position of a person who is superannuated. In a sense his normal occupation is changed, is in fact destroyed; yet he can probably allege with truth that he is unable to obtain employment, and has not, voluntarily at least, changed his normal occupation. But now see hereon s. 4. of 1913, (*supra* p. 24).

Note that there is no reference here to "suitable" employment as in s. 86 proviso; and that a man may by reason of this section lose his status if he refuses to take any job that offers.

The suspension of a member of an approved society from benefits under this Part of this Act shall not be deemed to deprive the member of his membership;

"**Suspension of a member.**"—See ss. 10 (1) and 44 (1). A member so suspended continues to have a transfer value under the former section, and has certain advantages in the event of his resuming employment.

Membership of an approved society means membership for the purposes of this Part of this Act;

The expression "valuer" means a person possessing actuarial qualifications as may be approved by the Treasury ; S. 79

The expression "county" means administrative county ;

The Scilly Isles shall be deemed to be a county and the council of those Isles the council of a county, but the Insurance Committee for the Scilly Isles shall be constituted in such manner as the Insurance Commissioners prescribe ;

Monmouthshire shall be deemed to form part of Wales ;

A person shall be deemed according to the law in England, Wales, and Ireland, as well as according to the law in Scotland, not to have attained the age of seventeen until the commencement of the seventeenth anniversary of the day of his birth and similarly with respect to other ages.

80.—This Part of this Act in its application to Scotland shall be subject to the following modifications :— Application to Scotland.

(1) For the purpose of carrying this Part of this Act into effect in Scotland, there shall be constituted, as soon as may be after the passing of this Act, Commissioners for Scotland (to be called the Scottish Insurance Commissioners) with a central office in Edinburgh, and with such branch offices in Scotland as the Treasury may think fit, and the Scottish Insurance Commissioners, of whom one at least shall be a duly qualified medical practitioner, shall be appointed by the Treasury, and may s. 57. s. 57 (1)

S. 80 (1)

appoint such officers, inspectors, referees, and servants for the purposes aforesaid as the Scottish Insurance Commissioners, subject to the approval of the Treasury, may determine,

s. 57 (3).

and the provisions of this Part of this Act with respect to the payment of the salaries and remuneration of the Insurance Commissioners, and the officers, inspectors, referees, and servants appointed by them, and with respect to the payment of the expenses incurred by the Treasury or the Insurance Commissioners in carrying this Part of this Act into effect shall, with the necessary modifications, apply to the payment of the salaries and remuneration of the Scottish Insurance Commissioners and the officers, inspectors, referees, and servants appointed by them and to the payment of expenses incurred by the Treasury or the Scottish Insurance Commissioners in carrying this Part of this Act into effect in Scotland, and for the purpose aforesaid the Scottish Insurance Commissioners, and the officers, inspectors, referees, and servants appointed by them shall respectively have all the like powers and duties as are, by the provisions of this Act, conferred and imposed on the Insurance Commissioners and the officers, inspectors, referees, and servants appointed by them, and references in those provisions to the Insurance Commissioners shall be construed as references to the Scottish Insurance Commissioners:

ss. 57, 58. 65, 83, Appendix I, A.

(2) All sums received from contributions under this Part of this Act in respect of insured

persons resident in Scotland, and all sums paid out of moneys provided by Parliament in respect of benefits under this Part of this Act to such persons, and the expenses of administration of such benefits shall be paid into a fund to be called the Scottish National Health Insurance Fund, under the control and management of the Scottish Insurance Commissioners, and the sums required to meet expenditure properly incurred by approved societies and Insurance Committees for the purposes of such benefits and the administration of such benefits shall be paid out of that fund, and the foregoing provisions of this Act, with respect to the National Health Insurance Fund, shall, with the necessary modifications, apply to the Scottish National Health Insurance Fund accordingly.

s. 80 (1)

s. 54 (1).

"**Persons resident in Scotland.**"—Not including Scottish members of a society not approved in Scotland. See s. 16 (4) of the Act of 1913 under s. 83 (3) *post.*

(3) The expression "Local Government Board" means the Local Government Board for Scotland (in this section referred to as the Board): Provided that, as regards the making of regulations respecting sums payable out of the Local Taxation (Scotland) Account, the said expression means the Secretary for Scotland; the expression "Local Taxation Account" means the Local Taxation (Scotland) Account; and the expression "inspector of the Local Government Board" includes a person acting under section seven or section eight of the Public Health (Scotland) Act, 1897:

ss. 8 (1)(*b*), 16, 63, 64, 77.

s. 63 (6).

ss. 63 (5) 77 (3), 112 (4).

S. 80 (4)

ss. 15 (7) (8), 17 (2) (3), 59.

(4) The expression "county borough" means a burgh or police burgh within the meaning of the Local Government (Scotland) Act, 1889 (in this section referred to as the Act of 1889), containing within the police boundaries thereof according to the census of nineteen hundred and eleven a population of twenty thousand or upwards, and includes the burgh of Dumfries and the police burgh of Maxwelltown, as if they were a single burgh, and all other burghs and police burghs shall, for the purposes of this Part of this Act, be held to be within the county, and unless already represented on the county council shall, for the purposes of this Part of this Act, be represented thereon as may be determined by the Secretary for Scotland: Provided that references to the council of a county borough shall, in the case of Dumfries and Maxwelltown, be construed as references to a joint committee of the town councils thereof which shall from time to time be appointed subject to the provisions of section seventy-six of the Act of 1889: *And provided further that for the purposes of subsection* (3) *of section sixty-four of this Act, relating to the provision of sanatoria, burghs, and police burghs so held to be within the county may receive direct representation in groups or otherwise, on any joint committees, joint boards, or other bodies thereby constituted, in such manner as may be determined by the Board.*

The words in italics are added by s. 41 (4) of 1913.

(5) References to a county and the county council thereof shall, as regards— s. 80 (5) — ss. 15 (7) (8), 17 (2) (3), 22, 9

(*a*) the counties of Kinross and Clackmannan; and

(*b*) the counties of Elgin and Nairn; be construed in each case as references respectively to a combination of the two recited counties and to a joint committee of the county councils thereof which shall from time to time be appointed subject to the provisions of section seventy-six of the Act of 1889:

(6) The minimum number of an Insurance Committee for any area containing a population of less than forty thousand shall be twenty-five instead of forty; and where a number less than forty is fixed, the constitution of the committee may be varied as may be prescribed, so, however, that the proportion of members to be appointed by insured persons and by a county or town council and the number of members possessing a medical qualification shall not be altered: s. 59 (2)

(7) No person, except a medical practitioner qualified as such, shall be qualified for appointment as member of an Insurance Committee by a county or town council unless he is a member of a local authority within the county under the Public Health (Scotland) Act, 1897, or of the town council, as the case may be; but this requirement shall not apply to women if women so qualified are not available: s. 59 (2) (*b*) (*d*). s. 59 (2) (ii).

(8) Before submitting for approval a scheme prescribing areas to be assigned to district com- s. 59 (4).

S. 80 (8)

mittees, the Insurance Committee of a county shall consult with the county council, or any committee thereof appointed for the purpose, and shall consider any representation received from them :

(9) Where, owing to sparseness of population, difficulties of communication, or other special circumstances, they consider it desirable, an Insurance Committee shall have power, with the consent of the Scottish Insurance Commissioners, to modify or suspend any benefits for the administration of which they are responsible ; but, where such modification or suspension takes place, provision shall be made by the Committee, with the like consent, for the increase of other benefits or the grant of one or more additional benefits to an amount equivalent to the value of the modification or suspension :

"**Modify or suspend any benefit.**"—It is anticipated that in many parts of the Highlands and islands of Scotland, the arrangements of s. 15 for the administration of medical benefit may have to be modified or suspended, owing to difficulties of communication. The proportion of uncertified deaths in many parts is very high owing to difficulties in obtaining medical attendance.

(10)—(*a*) If it appears to any county council that, having regard to the number of employed contributors resident in the county who are not members of any society approved under the foregoing provisions of this Act, it is desirable that steps should be taken for the establishment under the council of an approved society for the county (in this section referred to as a county society) the council may, at any time before the expiration of one year from the

commencement of this Act, submit to the Insurance Commissioners a scheme for the establishment of a county society ; S. 80 (10) (a) (ii)

(*b*) The scheme may provide for—

(i) the representation of the council on the committee of management of the society ; ss. 23 (2) (ii), 25 (1).

(ii) The appointment of officers subject to the approval of the Council ;

(iii) the delegation of powers to committees ;

(iv) the giving of security by means of a charge upon the general purposes rate or otherwise ; s. 26.

(v) the restriction of membership to insured persons resident in the county not being members of any other approved society ;

(vi) the reduction of benefits below the minimum rates fixed by this Part of this Act ; s. 8, 4th Sch.

and

(vii) such other matters as may appear necessary, and in particular such further modifications of the provisions of this Part of this Act with respect to approved societies as may be required for the purpose of adapting those provisions to the case of a county society ;

(*c*) Where such a scheme has been approved by the Scottish Insurance Commissioners, the provisions of the scheme shall have effect, notwithstanding anything to the contrary in this Part of this Act ; and subject to those provisions, the county society shall be an approved s. 23 (2) (ii).

S. 80 (10) (c) — society for all the purposes of this Part of this Act;

(*d*) A county council desirous of submitting a scheme under this section may, at any time after the passing of this Act, take such steps as appear necessary with a view to ascertaining what insured persons resident in the county are eligible and willing to become members of the proposed county society, and generally for the formation of the society;

s. 63 (1) (5). (11) A person appointed in terms of the section of this Act relating to excessive sickness to hold an inquiry shall report to the authority appointing him, and any further action following on such inquiry which, in accordance with the provisions of that section, is to be or may be taken by the person making the inquiry, shall not be taken by him, but may be taken by that authority after consideration of the report, and that section shall be read and construed accordingly;

(5) *All proceedings for any contravention of or non-compliance with any of the provisions of Part I. or of Part III., so far as relating to matters under Part I. of the principal Act or this Act, or the regulations made thereunder, shall in Scotland be instituted and carried on under the provisions of the Summary Jurisdiction (Scotland) Acts, and may be taken at the instance of the procurator fiscal or of the Scottish Insurance Commissioners.*

(6) *Where an employer in Scotland has failed or neglected to pay any contributions which, under*

Part I. of the principal Act, he is liable to pay in respect of an employed contributor the amount which he has so failed or neglected to pay shall be a debt due from the employer to the Commissioners, and shall be recoverable by the Commissioners summarily as a civil debt: Provided that the powers conferred by this section on the Commissioners shall be deemed to be in supplement of and nowise in restriction of the powers conferred upon them or upon members of approved societies by the principal Act. S. 80 (11)

(12) Expenses incurred by a county council under this Part of this Act shall be defrayed out of the general purposes rate; provided that, notwithstanding anything contained in the Act of 1889, the ratepayers of a police burgh shall not be assessed by the county council for any such expenses unless the police burgh is, for the purposes of this Part of this Act, held to be within the county; and provided further that, with respect to every burgh within the meaning of the Act of 1889, which is, for the purposes of this Act, held to be within the county, subsection three and subsection four of section sixty, and section sixty-six, of the Act of 1889, shall, so far as applicable, have effect as if such expenses were expenditure therein mentioned: ss. 15 (8), 17 (3), 61 (3).

41.—(1) *For the purpose of providing institutions for the treatment of tuberculosis or any such other disease as the Local Government Board for Scotland, with the approval of the Treasury, may appoint, a county council in Scotland shall have power to borrow in terms of the Local Government (Scotland)* Special provisions as to Scotland.

S. 41 (1) *Act*, 1889, *on the security of the general purposes rate, as applied by section eighty of the principal Act, such sums as may be required, and shall have power to acquire, purchase, or take on lease any land; and the provisions of section five of the Local Government (Scotland) Act*, 1908, *shall apply accordingly as if the principal Act and this Act were specified therein.*

(3) *A county council in Scotland that has been authorised by the Board to provide an institution in terms of section sixty-four subsection* (2) *of the principal Act shall have the same powers of providing treatment for all persons suffering from tuberculosis or such other disease as aforesaid as are possessed by local authorities under the Public Health (Scotland) Act*, 1897, *for the treatment of infectious diseases.*

ss. 15 (8), 17 (3), 22 61 (3).

(13) Expenses incurred by a town council under this part of this Act (whether under requisition from the county council or otherwise) shall be defrayed out of the public health general assessment, but shall not be reckoned in any calculation as to the statutory limit of that assessment; and references to the borough fund or borough rate shall be construed accordingly:

(2) *Expenses of a district committee defrayed out of the public health general assessment within the district in pursuance of an agreement under the principal Act or this Act, or in the exercise of any power of dealing with tuberculosis or such other disease as aforesaid as an infectious disease, shall not be reckoned in any calculation as to the statutory limit of that assessment.*

(14) The expression "borough" and the expression "urban district" mean a burgh or police burgh within the meaning of the Act of 1889, and the expressions "rural districts" and "council of a rural district," unless inconsistent with the context, mean respectively a district of a county within the meaning of the said Act and the district committee thereof: Provided that the population limit prescribed for boroughs and urban districts in the subsection of this Act relating to the appointment of district committees for these areas shall not apply: s. 90 (14). s. 59 (4).

(7) *The reference in this Act to the Lord Chancellor shall, as respects Scotland, be construed as a reference to the Lord President of the Court of Session.*

(15) The expression "Lord Chief Justice" means the Lord President of the Court of Session: s. 38 (1) (*g*).

(16) The expression "county court" means the sheriff court; and, in lieu of an appeal from the county court upon any question of law, there shall be substituted an appeal from the sheriff upon any question of law in terms of subsection (17) (*b*) of the Second Schedule to the Workmen's Compensation Act, 1906: Provided that the decision of either division of the Court of Session on such appeal shall be final: ss. 11 (1) (*c*), 66 (1) (i), 68 (1). s. 12.

(17) The expression "workhouse" means poor-house; "coverture" means marriage; "levy any distress or execution" means use any s. 44 (13). s. 68. s. 68.

S. 80.(17) diligence; "ejectment" means removing; s. 68. "amount of judgment debt" means amount ss. 11 (1) (c), 68. decerned for; "registrar of the county court" means court exercising jurisdiction in the proceedings; s. 18 (1). "certified midwife" means any midwife possessing such qualifications as may be s. 52. prescribed; "public elementary school" means s. 63 (1). public school; "Public Health Acts" means the Public Health (Scotland) Acts, 1897 and s. 56 (2). 1907; "Local Loans Act, 1875," means the Local Authorities Loans (Scotland) Acts, 1891 ss. 63 (5), 66 (1) (i). and 1893; and "High Court" means Court of Session:

s. 52. 2nd Sch. Pt. II. (d). (18) Unless inconsistent with the context, references to the Elementary School Teachers' Superannuation Act, 1898, to the deferred annuity fund under that Act, and to the Board of Education, shall be construed, respectively, as references to section fourteen of the Education (Scotland) Act, 1908, and a scheme thereunder, to the Scottish Teachers' Superannuation Fund, and to the Scotch Education Department.

Application to Ireland. **81.** This Part of this Act, in its application to Ireland, shall be subject to the following modifications:—

See however, as to Irish Seamen, s. 48 (11).

(1) For the purpose of carrying this Part of this Act into effect in Ireland, there shall be s. 57. constituted, as soon as may be after the passing of this Act, Commissioners for Ireland (to be called the Irish Insurance Commissioners), with a central office in Dublin, and

with such branch offices in Ireland as the Treasury may think fit, and the Irish Insurance Commissioners, of whom one at least shall be a duly qualified medical practitioner, shall be appointed by the Treasury, and may appoint such officers, inspectors, referees, and servants for the purposes aforesaid as the Irish Insurance Commissioners, subject to the approval of the Treasury, may determine, and the provisions of this Part of this Act with respect to the payment of the salaries and remuneration of the Insurance Commissioners and the officers, inspectors, referees, and servants appointed by them, and with respect to the payment of the expenses incurred by the Treasury or the Insurance Commissioners in carrying this Part of this Act into effect shall, with the necessary modifications, apply to the payment of the salaries and remuneration of the Irish Insurance Commissioners and the officers, inspectors, referees, and servants appointed by them and to the payment of expenses incurred by the Treasury or the Irish Insurance Commissioners in carrying this Part of this Act into effect in Ireland, and for the purpose aforesaid the Irish Insurance Commissioners and the officers, inspectors, referees, and servants appointed by them shall respectively have all the like powers and duties as are by the provisions of this Act conferred and imposed on the Insurance Commissioners and the officers, inspectors, referees, and servants appointed by them, and references in those provisions to the Insurance Commissioners shall

S. 81 (1).

s. 57 (1).

s. 57 (3).

ss. 57, 58, 65, 83, and Appendix I. A.

S. 81 (1) be construed as references to the Irish Insurance Commissioners:

(2) All sums received from contributions under this Part of this Act in respect of insured persons resident in Ireland and all sums paid out of moneys provided by Parliament in respect of benefits under this Part of this Act to such persons and the expenses of administration of such benefits shall be paid into a fund to be s. 54 (1). called the Irish National Health Insurance Fund, under the control and management of the Irish Insurance Commissioners, and the sums required to meet expenditure properly incurred by approved societies and Insurance Committees for the purposes of such benefits and the administration of such benefits shall be paid out of that fund and the foregoing provisions of this Act with respect to the National Health Insurance Fund shall, with the necessary modifications, apply to the Irish National Health Insurance Fund accordingly:

"**Persons resident in Ireland.**"—Not including Irish members of a society not approved in Ireland. See subs. 16 (4) of the Act of 1913, under s. 83 (3) *infra* p. 335.

s. 2. (3) The provisions of this Part of this Act conferring a right to exemption shall extend to any person employed in harvesting or other agricultural work who proves—

(*a*) that he is an Irish migratory labourer, that is to say, a person who, having a permanent home at some place in Ireland, has temporarily removed to some other place in Ireland or to Great Britain for the purpose of obtaining such employment; and

(*b*) that he ordinarily resides at such permanent home for not less than twenty-six weeks in the year and is not employed within the meaning of this Part of this Act whilst so resident; S. 81 (3) (*b*).

and any contributions paid in Great Britain by the employer of a person holding a certificate of exemption by virtue of this provision shall be transferred to the Irish Insurance Commissioners for the purpose of being carried to such account and being dealt with in such manner as may be prescribed by the regulations made in that behalf by the Irish Insurance Commissioners:

"**Exemptions.**"—See s. 2 and Appendix II—48, p. 797.

"**Contributions paid in Great Britain.**"—Though this section begins with the words, "This Part of this Act, in its application to Ireland, shall be subject to the following modifications," it is clearly the intention of Parliament that the provisions of this subsection should be applied in England. See s. 4 (4), and App. II—7, p. 574.

(4) Employment in Ireland as an outworker, where the wages or other remuneration derived from the employment are not the principal means of livelihood of the person employed, shall be deemed to be included amongst the excepted employments specified in Part II of the First Schedule to this Act: 1st Sch. Pt. I. (*c*), Pt. II. (*j*).

(5) The reference to the Lord Chancellor shall be construed as a reference to the Lord Chancellor of Ireland; s. 66 (1) (i).

The reference to the Lord Chief Justice shall be construed as a reference to the Lord Chief Justice of Ireland; s. 38 (1) (*g*).

S. 81 (5) s. 63 (6). The reference to the Local Government Board, as regards the making of regulations with respect to payments out of the Local Taxation Account, shall be construed as a reference to the Lord Lieutenant, and other references to the Local Government Board shall be construed as references to the Local Government Board for Ireland, and the reference to the Local Taxation Account shall be construed as a reference to the Local Taxation (Ireland) Account:

ss. 8 (1) (b), 16, 63, 64, 77.

s. 63 (6).

ss. 54 (3), 63 (1). (6) A reference to the Housing of the Working Classes (Ireland) Acts, 1890 to 1908, shall be substituted for the reference to the Housing of the Working Classes Acts, 1890 to 1909, a reference to the Public Health (Ireland) Acts, 1878 to 1907, shall be substituted for the reference to the Public Health Acts and a reference to the rate or fund applicable to the purposes of the Public Health (Ireland) Acts, 1878 to 1907, shall be substituted for any reference to the borough rate or borough fund:

s. 63 (1).

ss. 15 (8), 17 (3), 22, 61 (3).

(7)—(*a*) If it appears to any county council that, having regard to the number of employed contributors resident in the county who are not members of any society approved under the foregoing provisions of this Act it is desirable that steps should be taken by the council for the establishment of an approved society for the county under the council (in this section referred to as a county society), the council may, at any time before the expiration of one year from the commencement of this Act, submit to the

Irish Insurance Commissioners a scheme for the establishment of a county society; S. 81 (7) (b)

(b) The scheme may provide for—

(i) the representation of the council on the committee of management of the society; ss. 23 (2), (ii), 25 (1).

(ii) the appointment of officers subject to the approval of the council;

(iii) the delegation of powers to committees;

(iv) the giving of security by means of a charge upon the county fund or otherwise; s. 26.

(v) the restriction of membership to insured persons resident in the county not being members of any other approved society;

(vi) the reduction of benefits below the minimum rates fixed by this Part of this Act; s. 8, 4th Sch.

and

(vii) such other matters as may appear necessary, and in particular such further modifications of the provisions of this Part of this Act with respect to approved societies as may be required for the purpose of adapting those provisions to the case of a county society;

(c) Where such a scheme has been approved by the Irish Insurance Commissioners, the provisions of the scheme shall have effect, notwithstanding anything to the contrary in this Part of this Act; and, subject to those provisions, the county society shall be an approved society for all the purposes of this Part of this Act; s. 23 (2) (ii).

(d) A county council desirous of submitting a scheme under this section may, at any time

S. 81 (7) (d) after the passing of this Act, take such steps as appear necessary with a view to ascertaining what insured persons resident in the county are eligible and willing to become members of the proposed county society, and generally for the formation of the society :

s. 59. (8) The provisions with respect to the appointment of Insurance Committees shall have effect, subject to the following modifications, namely :—

s. 59 (2). The number of members of an Insurance Committee shall be twenty-four, and of that number—

s. 59 (2) (a), (i). (a) twelve shall be appointed in such manner as may be prescribed by regulations of the Irish Insurance Commissioners so as to secure representation of the insured persons resident in the county or county borough who are members of approved societies, and who are deposit contributors, in proportion, as nearly as may be, to their respective numbers, and the regulations so made shall provide for conferring on the approved societies which have members resident in the county or county borough the power of appointing representatives of such members, and, where an association of deposit contributors resident in the county or county borough has been formed under such regulations as aforesaid, for conferring on such association the power of appointing the representatives of the deposit contributors ;

(*b*) eight (of whom at least one shall be a member of a local sanitary authority and at least two shall be women) shall be appointed by the council of the county or county borough; and S. 81 (8) (*b*). s. 59 (2) (*b*), (ii).

(*c*) four (of whom at least two shall be duly qualified medical practitioners) shall be appointed by the Irish Insurance Commissioners: s. 59 (2) (*c*), (ii).

In the Irish Local Insurance Committees there are no medical practitioners directly elected by practitioners, nor chosen by the councils, but the Commissioners appoint "at least two," whereas in England they appoint "at least one" medical practitioner. [S. 59 (2).] The smaller proportion of medical practitioners on the committees is doubtless due to the fact that there is no medical benefit in Ireland.

Provided that the Irish Insurance Commissioners may, where any part of the cost of sanatorium benefit is defrayed by the council of the county or county borough, increase the representation of the council and make a corresponding diminution in the representation of the insured persons: s. 59 (3).

(9) An insured person in Ireland shall not be entitled to medical benefit under this Part of this Act, and the provisions with respect to medical benefit shall not apply: ss. 8 (1) (*a*), 15.

Provided that medical benefit for an insured person being a member of an approved society shall be deemed to be included amongst the additional benefits specified in Part II of the Fourth Schedule to this Act, and that such medical benefit when provided shall be administered by the Insurance Committee in accordance with the provisions of this Part of s. 8 (1) (*b*) s. 14 (1).

S. 81 (9) this Act unless the Irish Insurance Commissioners otherwise direct:

In the Bill as originally introduced medical benefit was provided. The proviso that if medical benefit is given as an additional benefit by an approved society, it shall be administered by the Insurance Committee, not by the society, was inserted at the request of the Irish medical profession that it should be administered in the same way as set forth in s. 15 for England. Cf. s. 14 (1) as to additional benefits "in the nature of medical benefits."

s. 4 (1). (10) As respects employed contributors in Ireland, the employed rate shall be the rate specified in Part II of the Second Schedule to this Act, and the contributions by the contributors and contributions by the employers shall be at the rates specified in Part II instead of the rates specified in Part I of that schedule, and there shall be credited to the society of which any employed contributor in Ireland is a member or, if he is a deposit contributor, to his account in the Post Office fund, the difference between the amount of contributions actually paid by or in respect of him at the rate specified in Part II of the Second Schedule to this Act and the amount which would have been paid if those contributions had been at the rate specified in Part I of that schedule, and the amount of that difference shall be treated as having been expended on benefits and the proper proportion thereof shall accordingly be paid out of moneys provided by Parliament:

SECOND SCHEDULE. S. 81 (10)

PART II.

Employed Rate in Ireland.

In the case of men	$5\frac{1}{2}d.$ a week.
„ „ women	$4\frac{1}{2}d.$ „

Contributions by Employers and Employed Contributors.

To be paid by the employer	$2\frac{1}{2}d.$ a week.
„ „ contributor — Men,	$3d.$ „
Women,	$2d.$ „

In the case of employed contributors of either sex of the age of 21 or upwards whose remuneration does not include the provision of board and lodging by their employer, and the rate of whose remuneration does not exceed 2*s.* 6*d.* a working day, the following shall be the rates of contribution :—

Where the rate of remuneration does not exceed 1*s.* 6*d.* a working day—

	A week.
To be paid by the employer — For men,	$4\frac{1}{2}d.$
„ women,	$3\frac{1}{2}d.$
„ out of moneys provided by Parliament	$1d.$

Where the rate of remuneration exceeds 1*s.* 6*d.* but does not exceed 2*s.* a working day—

	A week.
To be paid by the employer — For men,	$4d.$
„ women,	$3d.$
„ „ contributor	$\frac{1}{2}d.$
„ out of moneys provided by Parliament	$1d.$

Where the rate of remuneration exceeds 2*s.* but does not exceed 2*s.* 6*d.* a working day—

	A week.
To be paid by the employer — For men,	$3\frac{1}{2}d.$
„ women,	$2\frac{1}{2}d.$
„ „ contributor	$2d.$

(11) The foregoing provisions of this section as to the crediting of differences shall apply in the case of voluntary contributors resident in Ireland, with the modification that, where the voluntary rate is not the same as the employed rate, the difference to be credited shall be the ss. 5, 6.

S. 81 (11) difference between the amount of contributions actually paid at the voluntary rate and the amount which would have been paid if the contributor had been a voluntary contributor resident in Great Britain :

Provided that, in the case of a married woman resident in Ireland becoming a voluntary contributor at reduced rates of benefit under the special provisions with respect to married women, the rate of contributions payable by her shall be one penny half-penny a week instead of three pence a week, and the difference to be credited shall be one penny half-penny a week accordingly :

s. 44 (2), (3)

ss. 5, 6. (12) In ascertaining the voluntary rate applicable to voluntary contributors in Ireland in cases where that rate is not the same as the employed rate, regard shall be had both to the provisions of this section as to the crediting of differences and to the proportion of benefits to be paid out of the contributions payable by or in respect of such contributors :

s. 14 (2), (3). (13) Rules of an approved society or Insurance Committee under this Part of this Act may provide for the inspection of medical relief registers by officers of the society or Committee at all reasonable times, and for the furnishing to the society or Committee of such medical certificates as may be necessary for the purposes of administration of the benefits administered by the society or Committee, and for the payment by the society or Committee to duly qualified medical practitioners of such remuneration in

respect of the furnishing of those certificates as the Irish Insurance Commissioners may sanction, and all payments so made by the society or Committee shall be treated as expenses of administering the benefits aforesaid : S. 81 (13)

(14) If a grant is made to a county council or county borough council out of any sum made available under any other Act of the present session for the purposes of the provision of or making grants in aid to sanatoria and other institutions for the treatment of tuberculosis or such other diseases as the Local Government Board may, with the approval of the Treasury, appoint, the council may, subject to the sanction of the Local Government Board, exercise for all or any of those purposes the powers given to them by Part II of the Tuberculosis Prevention (Ireland) Act, 1908, in like manner as if those purposes were purposes authorised by that Part of that Act, and any expenses of the council so far as not defrayed out of the grant shall be defrayed in manner provided by that Part of that Act : s. 64.

(15) For the purposes of proceedings in Ireland under the provisions of this Part of this Act relative to disputes, regulations of the Irish Insurance Commissioners may apply all or any of the provisions of the Common Law Procedure (Ireland) Act, 1856, with respect to arbitration : s. 67 (4).

(16) The special provisions with respect to the reduction of contributions in cases where the employer is liable to pay wages during sickness ss. 47, 53 (2).

S. 81 (16) shall have effect, subject to the modification that, where the rate of contributions payable by the employed contributor is one half-penny a week, the weekly contributions payable by the employer shall be reduced by one penny half-penny (or, if the employed contributor is a woman, one penny), and the weekly contributions payable by the employed contributor shall be reduced by one half-penny:

s. 47 (4) (*b*), (*c*).

s. 52 1st Sch. Pt. II. (*d*). (17) In the special provisions as to persons becoming certificated teachers references to the Board of Education, to the Elementary School Teachers (Superanuation) Act, 1898, and to a Public Elementary School shall respectively be construed as references to the Superintendent of Teachers Pension Office, to the National School Teachers (Ireland) Act, 1879, and to a National School, and any sums paid to the Superintendent of the Teachers Pension Office in pursuance of those provisions shall be carried to the Pension Fund established under the last mentioned Act and shall be dealt with in accordance with rules under that Act:

ss. 42 (*f*) (*g*), 56 (1) (*b*). (18) As respects insured persons in Ireland, "six-elevenths" shall be substituted for "four-sevenths" and (in the case of women) "four-ninths" shall be substituted for "one-half":

ss. 11 (1) (*c*), 68. (19) For the reference to the registrar of the county court, there shall be substituted a reference to a magistrate appointed under the Constabulary (Ireland) Act, 1836:

s. 18 (1). (20) For references to a duly certified midwife there shall be substituted references to a mid-

wife having such qualifications as may be prescribed. S. 81 (20)

82.—(1) For the purpose of carrying this Part of this Act into effect in Wales, there shall be constituted, as soon as may be after the passing of this Act, Commissioners for Wales (to be called the Welsh Insurance Commissioners) with a central office in such town in Wales as the Treasury may determine, and with such branch offices in Wales as the Treasury may think fit, and the Welsh Insurance Commissioners, of whom one at least shall be a duly qualified medical practitioner, shall be appointed by the Treasury, and may appoint such officers, inspectors, referees, and servants for the purposes aforesaid as the Welsh Insurance Commissioners, subject to the approval of the Treasury, may determine, and the provisions of this Part of this Act with respect to the payment of the salaries and remuneration of the Insurance Commissioners, and the officers, inspectors, referees, and servants appointed by them, and with respect to the payment of the expenses incurred by the Treasury or the Insurance Commissioners in carrying this Part of this Act into effect shall, with the necessary modifications, apply to the payment of the salaries and remuneration of the Welsh Insurance Commissioners and the officers, inspectors, referees, and servants appointed by them, and to the payment of expenses incurred by the Treasury or the Welsh Insurance Commissioners in carrying this Part of this Act into effect in Wales, and for the purpose aforesaid the Welsh Insurance Commissioners and the officers, inspectors, referees, and servants

Establishment of Commissioners for Wales.

S. 57.

S. 57 (1).

S. 57 (3).

S. 82 (1) appointed by them shall respectively have all the like powers and duties as are by the provisions of this Act conferred and imposed on the Insurance Commissioners and the officers, inspectors, referees, and servants appointed by them, and references in those provisions to the Insurance Commissioners shall be construed as references to the Welsh Insurance Commissioners.

ss. 57, 58, 65, 83, and Appendix I. A.

(2) All sums received from contributions under this Part of this Act in respect of insured persons resident in Wales, and all sums paid out of moneys provided by Parliament in respect of benefits under this Part of this Act to such persons, and the expenses of administration of such benefits shall be paid into a fund to be called the Welsh National Health Insurance Fund, under the control and management of the Welsh Insurance Commissioners, and the sums required to meet expenditure properly incurred by approved societies and Insurance Committees for the purposes of such benefits and the administration of such benefits shall be paid out of that fund, and the foregoing provisions of this Act, with respect to the National Health Insurance Fund, shall, with the necessary modifications, apply to the Welsh National Health Insurance Fund accordingly.

s. 54 (1).

Persons resident in Wales.—Not including members resident in Wales of a society not approved in Wales. See subs. 16 (4) of 1913, under s. 83 (3) *infra*. p. 335.

(3) The powers of the Local Government Board with respect to the distribution of any sum available for the purpose of the provision of or making grants in aid to sanatoria and other institutions shall, as respects the part thereof apportioned to

s. 64.

Wales, be exercised by the Welsh Insurance Commissioners. S. 82 (3)

Special provisions as to Wales.

42.—(1) *Where the area of an insurance committee making an arrangement under subsection* (1) *of section sixteen of the principal Act is situate in Wales, the Welsh Insurance Commissioners shall be substituted for the Local Government Board as the authority whose approval is required under that subsection for the purpose of enabling that committee to enter into such an arrangement.*

(2) *The council of a county or county borough in Wales may agree with King Edward the Seventh Welsh National Memorial Association to make such annual or other payments, subject to such conditions and for such periods as may be approved by the Welsh Insurance Commissioners, and any expenses incurred under this subsection shall, in the case of a county council, be defrayed in like manner as expenses under subsection* (2) *of section four of the principal Act, and, in the case of a county borough council, as part of their expenses incurred in the execution of the Public Health Acts.*

(4) If before or within twelve months after the commencement of this Act there is established for Wales by royal charter an association for the purpose of providing sanatoria and other institutions for the treatment and prevention of tuberculosis or such other diseases as the Local Government Board, with the approval of the Treasury, may appoint, the Welsh Insurance Commissioners in making and the Treasury in approving grants from any such sum as is in the last preceding subsection mentioned s. 64.

S. 82 (4) shall have regard to the provision of such institutions which may have been made, or may be proposed to be made, by the association.

Joint committee of Commissioners.

83.—(1) There shall be constituted as soon as may be after the passing of this Act, in accordance with regulations to be made by the Treasury, a joint committee of the several bodies of Commissioners appointed for the purposes of this Part of this Act, consisting of such members of each such body selected in such manner as may be provided by the regulations and of a chairman and other members (not exceeding two in number) to be appointed by the Treasury, and the chairman shall not by reason of his office be incapable of being elected to or voting in the Commons House of Parliament.

"**Regulations.**"—See subs. (4) hereof, and Appendix I A, p. 495.

Joint committee and Insurance Commissioners.

29.—(1) *Regulations made by the Treasury under section eighty-three of the principal Act may incorporate the joint committee constituted under that section.*

(2) *All documents issued before the commencement of this Act by the joint committee, either alone or jointly with any of the bodies of Insurance Commissioners appointed for the purposes of Part I. of the principal Act, shall be deemed to have been validly issued if issued under a seal purporting to be the seal of the joint committee, or under the hands of any four or more of the members of the committee countersigned by the secretary or clerk to the joint committee.*

By s. 83 (3) of 1913 [under s. 57 (4) *supra*]. The Documentary Evidence Acts, 1867–1882, are applied to the Joint Committee as well as to the several Commissions.

(2) The joint committee may make such financial adjustments as may be necessary between the several funds under the control and management of the several bodies of Commissioners, and shall exercise and perform such powers and duties of the several bodies of Commissioners under this Part of this Act, either alone or jointly with any of those bodies, as may be provided by such regulations. S. 88 (2)

"**Financial adjustments.**"—One difficulty in financial adjustments between the various divisions of the United Kingdom arises from differences in the normal sickness experience, which suggest different actuarial tables for England, Scotland, Ireland, and Wales, with reserve values and transfer values computed upon different bases, and questions would then arise upon the transfer of a member from a society in one division to a society in another as to the correct transfer value to be assigned to him when the liability of the society receiving him differs from that of the society which he leaves. Clearly the operation of s. 31, without modification, would work some hardship in such a case. Uniform tables for the whole Kingdom seem to be the only solution.

The problem is further complicated by the fact that there is no true mutuality in transfers; there is, for instance, a steady emigration from Scotland to England, and there is a marked difference in the average ages of the migrant and remigrant streams.

As to the effects of the provisions for reserve values upon the different members of the United Kingdom, and their prospect of extended benefits, see ss. 8 (9), 55 (1) and (4), and notes thereto.

(3) Amongst the powers so exerciseable by the joint committee shall be included a power of making regulations as to the valuation of societies and branches which have amongst their members persons resident in England, Scotland, Ireland, and Wales, or any two or any three of such parts of the United Kingdom.

Provisions as to societies having members in more than one part of the United Kingdom.

16.—(1) *So much of subsection* (3) *of section eighty-three of the principal Act as provides that the regulations made under that subsection shall require that in the case of a society or branch which has amongst its members persons resident in England, Scotland, Ireland, and Wales, or any two or any*

1913. S. 16 (1)

three of such parts of the United Kingdom, the members in each such part shall, for the purposes of Part I. of the principal Act relating to valuations, surpluses, deficiencies, and transfers, be treated as if they formed a separate society, is hereby repealed:

Provided that where the joint committee are satisfied, on representations made within six months after the passing of this Act, that the members of any such society resident in a part of the United Kingdom other than that in which the registered office of the society is situated desire that they shall be treated as if they formed a separate society, the members of the society resident in that part shall for the purposes aforesaid continue to be so treated and the joint committee in the exercise of their powers under this proviso shall in each case consult with the Commissioners for the part of the United Kingdom in question and hold an inquiry, or, where in their opinion the wishes of members cannot otherwise be properly ascertained, cause a poll to be taken in the prescribed manner.

(2) *A society shall not be required to be approved in respect of any part of the United Kingdom other than that in which its registered office is situated by reason of the fact that among its members are persons for the time being resident in that part of the United Kingdom, but a society shall not admit as a member any person resident at the time of admission in any part of the United Kingdom in respect of which the society is not an approved society.*

(3) *A society which has received approval for more than one part of the United Kingdom may relinquish approval for any part or parts other than that in*

which its registered office is situate, if it satisfies the joint committee that it fulfils one or other of the following conditions :— 1913. S. 16 (3)

(*i*) *that none of its members are resident in the parts of the United Kingdom in respect of which approval is proposed to be relinquished; or*

(*ii*) *that any members who are so resident were at the time when they were admitted to membership of the society resident in a part of the United Kingdom in which the society will remain an approved society.*

For the purposes of this provision admission to membership of a society means admission to membership whether for the purposes of Part I. of the principal Act or for any other purposes of the society, and in the case of a society which is a separate section of another society includes admission to membership of that other society.

(4) *Where any members of a society reside in a part of the United Kingdom in respect of which the society is not an approved society, the provisions of subsection* (2) *of section eighty of the principal Act, which relate to payments into and out of the Scottish National Health Insurance Fund, and the corresponding provisions of the principal Act relating to the Irish and Welsh National Health Insurance Funds, shall apply as if those members resided in the part of the United Kingdom in which the registered office of the society is situated or, in the case of a society with branches, in which the registered office of the branch of which they are members is situated.*

This subsection shall apply as respects the members

1913. S. 16 (4) *of a branch of a society resident in a part of the United Kingdom other than that in which the registered office of the branch is situated, notwithstanding that the society is approved for that part, unless the joint committee, on the application of the society, otherwise determined, but no branch to which the said provisions apply shall admit as a member of the branch any person resident at the time of admission in any part of the United Kingdom other than that in which the registered office of the branch is situated.*

(5) *For the purposes of facilitating adjustments in respect of persons removing from Ireland to Great Britain or from Great Britain to Ireland the transfer values and reserve values of persons resident in Ireland shall be calculated as if they were resident in Great Britain, and where any member of an approved society is at the time of attaining the age of seventy resident in Ireland, the prescribed part of his transfer value shall be carried by the society of which he is a member to a separate account and dealt with in such manner as may be prescribed.*

The provision as to separation of the funds of soc.eties according to geographical distribution is clearly necessary if different actuarial tables are to be used for the valuation of branches within different geographical boundaries. See s. 40 and Appendix I—1, 4, p. 444

(4) Regulations made by the Treasury under this section shall be laid before Parliament as soon as may be after they are made, but, if an Address is presented to His Majesty by either House of Parliament within the next subsequent twenty-one days on which that House has sat next after any such regulation is laid before it, praying that the

regulation may be annulled, His Majesty in Council may annul the regulation and it shall thenceforth be void, but without prejudice to the validity of anything previously done thereunder. S. 83 (4)

"**It shall thenceforth be void.**"—Most of the Statutes requiring orders, minutes, regulations, and the like, to be laid before Parliament, provide that they shall come into force only after lying on the table for the prescribed time. (See for instance 33 & 34 Vict. c 75, s. 97.) These regulations, on the contrary, are to be good, unless and until avoided by His Majesty in Council, upon an address, and then are only to be void "thenceforth." Apparently, therefore, prior proceedings of the committee would not be avoided by such amendment; but the committee itself would cease to exist, its appointment being void from that time forth.

"**Anything previously done.**"—A question of considerable difficulty might arise in the event of annulment of regulations appointing the committee, as to whether subsidiary regulations, previously made by the committee, were thereby avoided for the future. "When authority is given by any Statute to make a By-law, and the Statute is subsequently repealed, the By-law ceases to be operative" (Lumley, By-laws, p. 65). But a Statute repealed is not avoided "thenceforth" only, but avoided *ab initio*. "It has long been established that, when an Act of Parliament is repealed, it must be considered, except as to transactions past and closed, as if it had never existed" (per Lord Tenterden, C.J., in *Gastier* v. *Ellison*, 9 B. & C. 750 at p. 752. See also *R.* v. *Denton*, 18 Q.B. 761).

The Treasury Regulations under s. 82 are, in fact, voidable by His Majesty in Council, and if avoided, will presumably be deemed to have been valid until avoided, like voidable contracts (*Duncan* v. *Dixon*, 44 Ch.D. 211, 59 L.J. Ch. 437), (*Valentini* v. *Canali*, 59 L.J.Q.B. 74, 4 Q.B.D. 166).

The case most directly in point, however, is that of *Smith* v. *Galloway* [(1898) 1 Q.B. 71], which clearly establishes that a rule made by a friendly society remains in force though the statutory authority under which it was made is repealed; and it is submitted that the analogy holds good, and that rules made by the committee would continue valid, although the authority of the committee were itself annulled.

PART II

UNEMPLOYMENT INSURANCE

S. 84

Right of workmen in insured trades to unemployment benefit.

84.—Every workman who, having been employed in a trade mentioned in the Sixth Schedule to this Act (in this Act referred to as "an insured trade"), is unemployed, and in whose case the conditions laid down by this Part of this Act (in this Act referred to as "statutory conditions") are fulfilled, shall be entitled, subject to the provisions of this Part of this Act, to receive payments (in this Act referred to as "unemployment benefit") at weekly or other prescribed intervals at such rates and for such periods as are authorised by or under the Seventh Schedule to this Act, so long as those conditions continue to be fulfilled, and so long as he is not disqualified under this Act for the receipt of unemployment benefit:

Provided that unemployment benefit shall not be paid in respect of any period of unemployment which occurs during the six months following the commencement of this Act.

See Appendix X—2.

"**Every workman.**"—The word workman includes workwoman [Interpretation Act, 52 & 53 Vict. c. 63, s. 1 (1)]. See the definition given in s. 107 (1) and note thereto *infra*.

"**Having been employed.**"—In order to draw benefit under this part of the Act a man must have been employed in an insured trade within four years and six months last past [s. 86 (1)].

S. 84

"**In a trade mentioned in the Sixth Schedule.**"—The interpretation of the Schedule is controlled by subs. (2) of section 107, which provides that "regard shall be had to the nature of the work in which the workman is engaged rather than to the business of the employer by whom he is employed." But see s. 104 (*a*).

"**Is unemployed.**"—See s. 86 (3).

"**Statutory conditions.**"—See ss. 86, 91 (1) (*c*).

"**Shall be entitled.**"—The workman is entitled to the payment of the full benefits unless under the provisions of s. 93 (2), the Board of Trade have temporarily reduced the benefits, in consequence of the insolvency of the fund, or have varied the benefits under the powers conferred by the Seventh Schedule. See the last paragraph thereof and note thereto. The workman is liable under s. 101 (5) to repay to the fund any benefit received by him while not so entitled.

"**Unemployment benefit.**"—For the rate and periods of unemployment benefit, see the Seventh Schedule set out below.

"**Disqualified.**"—See s. 87, and the notes thereto *infra*.

The Sixth Schedule is as follows. The decisions of the Umpire [see ss. 89 (1) and 91 (1) (*b*)] on questions arising out of this Schedule are published by the Board of Trade weekly in their *Journal*, and monthly in their *Labour Gazette*; see Appendix X—1.

SIXTH SCHEDULE.

LIST OF INSURED TRADES FOR THE PURPOSES OF PART II OF THIS ACT RELATING TO UNEMPLOYMENT INSURANCE.

(1) Building; that is to say, the construction, alteration, repair, decoration, or demolition of buildings, including the manufacture of any fittings of wood of a kind commonly made in builders' workshops or yards.

"**Construction.**"—See 60 & 61 Vict. c. 37, s. 7 (1). The insertion of iron girders into a building six months after its erection, for the purpose of strengthening it, is construction [*Hoddinott* v. *Newton* (1901), A.C. 49].

"Construction, repair, demolition—these three operations cover, I think, every varying phase in the life of a building from its beginning to its end" (per Lord Macnaghten, *ibid.*, at pp. 54, 55). See also *Dudge* v. *Conway*, 17 T.L.R. 355, and *Hobbs and Samuel* v. *Bradley*, 37 Sc. L.R. 532.

"**Building.**"—Though the verb "building" has never been interpreted by the courts, there are numerous decisions as to what is "a building." Thus, a structure of wood measuring 16 ft. by 13 ft., and intended to be permanently used as a shop is a building within 18 & 19 Vict. c. 122, although only resting on the surface of the soil (*Stevens* v. *Gourlay*, 7 C.B.N.S. 99.) A bay window (*Coles* v. *Sims*, 5 D.M. and G. 1) and a high wall (*Child* v. *Douglas*, Kay 560) have been held to be buildings; but a hoarding is not a building under the Metropolitan Open Spaces Acts, 1877 and 1881, and the Disused Burial Grounds Act, 1884, though it is a "building or erection" (*Pocock* v. *Gillman*, 1 Cab. and Ell., 104).

"One may say of this or that structure, this or that is not a building; but no general definition can be given, and our lexicographers do not

S. 84 — attempt it. Without, therefore, presuming to do what others have failed to do, I may venture to suggest that by a building is usually understood a structure of considerable size, and intended to be permanent or at least to endure for a considerable time." (Per Byles J. in *Stevens* v. *Gourlay*, 7 C.B.N.S. 99, at p. 112.)

"**The manufacture of any fittings of wood.**"—Joiners' manufacturing doors, window frames, and the like, are included in Part II of the Act, although they work in a factory which is in no way connected with a builder's business, if the articles made are of a kind "commonly made" in a builder's yard.

"**Commonly made.**"—There is no legal decision on the exact meaning of the word "commonly" except in the phrase "commonly understood" (45 & 46 Vict. c. 50 s. 241).

"We think 'commonly understood' means commonly understood by any person . . . , that no person would be misled." (Per Lopes, J., in *Moorhouse* v. *Livesey*, 15 Q.B.D. 273 on p. 279.)

"Commonly—as a usual circumstance; as a general thing, in ordinary cases; usually, ordinarily, generally." (Murray's *Dictionary*.)

It is submitted that to bring fittings of wood within this definition they must be such as it is the general practice of builders to make in their yards, not merely such as are frequently made there.

(2) Construction of works; that is to say, the construction, reconstruction, or alteration of railroads, docks, harbours, canals, embankments, bridges, piers or other works of construction.

Cf. the definition in the Workman's Compensation Act, 1897:—

"'Engineering work' means any construction or alteration or repair of a railroad, harbour, dock, canal or sewer, and includes any other work for . . ."

It has been decided under that section that the employment must be on or in or about the works themselves. [*Chambers* v. *Whitehaven Harbour Commissioners* (1899), 2 Q.B. 132].

"**Railroads.**"—This includes everything which is a necessary part of a railway as a going concern. (*Fullick* v. *Evans*, 17 T.L.R. 346; per Romer, L.J. See remarks of A. C. Smith, M.R., in same case).

"**Harbours.**"—"Harbour" for the purposes of the Merchant Shipping Acts includes "harbours properly so called, whether natural or artificial, estuaries, navigable rivers, piers, jetties, and other works in or at which ships can obtain shelter or ship and unship goods or passengers" (57 & 58 Vict. c. 60, s. 742.)

"**Embankments, bridges, piers.**"—These words are not in the corresponding section of the Workman's Compensation Act, 1897, though "piers" may perhaps be included under harbours.

"**Other works of construction.**"—It has been held that the words "any other work . . ." in the definition already referred to, include any kind of constructional work, and particularly the addition of a further story to an existing building. (*Cosgrave* v. *Partington*, 17 T.L.R. 39).

(3) Shipbuilding; that is to say, the construction, alteration, repair or decoration of ships, boats or other craft by persons not

being usually members of a ship's crew, including the manufacture of any fittings of wood of a kind commonly made in a ship-building yard. S. 84

"**Construction.**"—See note to paragraph (1).

"**Ships.**"—Under the Merchant Shipping Act, 1894, "'Ships' includes every description of vessel used in navigation not propelled by oars," and "'Vessel' includes any ship or boat or any other description of vessel used in navigation."

On close examination these definitions leave something to be desired.

"**Boats or other craft.**"—The word "boat" may include a steam-boat (*Tisdell* v. *Combe*, 7 L.J.M.C. 48). The word "craft" may include or exclude almost anything that floats. Cf. 1 and 2 W. 4, c. 76, s. 51, "ship, lighter, barge or other craft"; 1 & 2 Vict. c. 101. s. 4 "lighter, vessel, barge or other craft"; held not to include a ship (*Blanford* v. *Morrison*, 19 L.J.Q.B. 533); 7 & 8 G. 4, c 85, s. 37, "wherry, lighter, or other craft," held not to include a steam-tug (*Reed* v. *Ingham*, 23 L.J.M.C. 156); and "risks of craft or lighter," when Day, J., held that "The word 'craft' in this policy clearly was intended to cover both steamer and barge." (*Russell* v. *Lodge*, 6 T.L.R. 353.)

"**Members of a ship's crew.**"—The fact that they do alterations, repairs, decorations, etc., does not bring the members of a ship's crew within the unemployment provisions. The "crew" does not include employees of a cargo owner voyaging in charge of cattle, although they help to work the ship (*Anglo-Argentine Agency* v. *Temperley*, 1899, 2 Q.B. 403).

"**Manufacture of any fittings.**"—See note to paragraph (1) of this Schedule.

Ship-breaking is not included as an insured trade.

(4) Mechanical engineering, including the manufacture of ordnance and fire-arms.

"**Mechanical engineering.**"—"The term engineer, as pointed out in the special instructions for the census of 1891 (No. 14) is a vague term equally applicable to a civil engineer, an engine driver, and an engine maker" (*Hudson on Building Contracts*, Vol. I, p. 30).

"Engineering, the art of designing and constructing works, embraces a very wide range of subjects, and the different departments into which the profession is now divided do not admit of very strict definition; but it may be mentioned that mechanical engineering includes machinery, mill-work, steam engines, iron shipbuilding, agricultural implements, etc." (*Encyclopædia Britannica*, 9th Edition, Vol. IX, p. 215).

"In present use the 'engineer' in this sense (specifically 'mechanical engineer') is a maker of steam engines or of heavy machinery generally. In this sense the term is applied to the working artisan as well as to the employer of labour. . . . Engineering—the art and science of the engineer's profession" (*Murray's Dictionary*, *Title*, *Engineer*, *Engineering*).

There can be no doubt that among engineers "engine driving" is

S. 84 — not spoken of as "engineering" in spite of the census instructions, and Dr. Murray agrees in substance with the *Encyclopædia Britannica* that mechanical engineering is the making, repairing, etc., of machinery in a wide sense of the word. Query whether the phrase includes the making of tools other than machine tools (*e.g.*, the tempering and grinding of cold chisels in an engineering works), also the making of a machine or engine of wood, such as a pianola. The definition given in Funk and Wagnall's Dictionary "one who designs, constructs, or operates machines and machine tools," is obviously too wide, unless the verb "operate" be confined to machine tools. The Institution of Mechanical Engineers judiciously refrains from defining the term.

"**Ordnance and fire-arms.**"—"Ordnance—mounted guns, cannon" (*Murray's Dictionary*). Under the Gun License Act, 1870, "the term 'gun' includes a fire-arm of any description, and an air-gun or any other kind of gun from which any shot, bullet, or other missile can be discharged" (33 & 34 Vict. c. 57, s. 2). The term fire-arm, therefore, does not apparently include an air-gun. Dr. Murray defines it as "a weapon from which missiles are propelled by the combustion of gunpowder or other explosive."

A toy pistol has been held to be a fire-arm if capable of inflicting injury (*Campbell* v. *Hadley*, 40 J.P. 756).

(5) Ironfounding, whether included under the foregoing headings or not.

(6) Construction of vehicles; that is to say, the construction, repair, or decoration of vehicles.

"**Construction, &c.**"—See note to paragraph (1) *supra*.

"**Vehicles.**"—Including bicycles, &c. (*Taylor* v. *Goodwin*, 4 Q.B.D. 228; *Cannan* v. *Earl of Abingdon*, 1900, 2 Q.B. 66; *Simpson* v. *Teignmouth and Shaldon Bridge Co.*, 1903, 1 K.B. 405 at p. 414); also wheelbarrows (*ib*).

(7) Sawmilling (including machine woodwork) carried on in connection with any other insured trade or of a kind commonly so carried on.

A large number of industries, such as spar and block-making will fall under paragraph (7) as well as under paragraph (3) or (1).

"**In connection with.**"—It is submitted that there must be some connection in the management of the sawmill, &c., with a builder's or ship-builder's yard, or a manufactory of builder's or ship-builder's fittings, or other insured trade. (See *G. W. Ry.* v. *Central Wales Ry.*, 5 Ry. and Canal Traffic Cases, 1.) The mere fact of supplying the trade cannot connect the "carrying on" of the business with an insured trade.

"**Commonly so carried on,**"—See note above and note to paragraph (1), "commonly." This last phrase is probably wide enough to include almost every sawmill.

The Solicitor-General in a popular exposition of Part II of the Act enumerates the following operatives as included in this Schedule, but

the statement can scarcely be taken as a considered opinion by a law officer :— S. 84

(1) Bricklayers, carpenters, plasterers, painters, plumbers, scaffolders, paperhangers, glaziers, slaters, and all the labour dependent upon them.

(2) All the work upon which navvies are engaged ; all the labour used in making harbours, docks, bridges, railways, reservoirs, and the like.

(4) Fitters, turners, borers, slotters, and other machinists of all kinds ; makers of ordnance and fire-arms, millwrights, drillers, ironfounders, coppersmiths, blacksmiths, and all the unskilled labour which assists in these trades.

(3) Boilermakers, shipwrights, riveters, caulkers, boat and barge builders, and all shipyard labourers and the like.

(5) Coachbuilders, coachpainters, wheelwrights motor body builders, and allied trades.

SEVENTH SCHEDULE.

Rates and Periods of Unemployment Benefit.

In respect of each week following the first week of any period of unemployment, seven shillings, or such other rates as may be prescribed either generally or for any particular trade or any branch thereof.

"**Each Week.**"—Nine days in which the workman does two days' work only, during a period of unemployment constitute a week in respect of which he is entitled to benefit [s. 107 (1)], *infra*, and note thereto).

Under the Factory and Workshops Act, 1901, "'Week' means, the period between midnight on Saturday night and midnight on the succeeding Saturday night" (1 Edw. 7, c. 22, s. 156) ; but usually a week means any consecutive 7 days (*Bazalgette* v. *Lowe*, 24 L.J.Ch. 368, at p. 416). Cf. the Third Schedule (11) under s. 4 (2).

"**Following the first week.**"—It is sufficient if not more than six weeks of employment have intervened since the first week [s. 107 (1)].

"**Period of unemployment.**"—See note to the fifth paragraph hereof.

"**Such other rates.**"—The rates in insured trades may be temporarily reduced to not less than 5*s.* per week [s. 93 (2)], or may be permanently varied by regulations made under this Schedule, and s. 91 (1). See the last paragraph of the Schedule. In other trades to which the Act is extended by the Board of Trade under s. 103, the rates of benefit may be any rates prescribed in the order so extending the Act.

"**For any particular trade.**"—See note to s. 93 (2) *infra*.

Provided that, in the case of a workman under the age of eighteen, no unemployment benefit shall be paid while the workman is below the age of seventeen, and while the workman is of

S. 84 — the age of seventeen or upwards but below the age of eighteen, unemployment benefit shall only be paid at half the rate at which it would be payable if the workman was above the age of eighteen.

"**Age.**"—Note that s. 79 does not apply to this part of the Act, so that (except in Scotland) a particular age is attained on the commencement of the day previous to the anniversary of birth (cf. Old Age Pensions Act, 1911, s. 1).

The contributions of such workmen are two-fifths of the ordinary contributions, and are treated as such for the purpose of estimating rights to later benefits (Eighth Schedule); but not for the purpose of estimating right to benefit under this paragraph.

No workman shall receive unemployment benefit for more than fifteen or such other number of weeks as may be prescribed either generally or for any particular trade or branch thereof within any period of twelve months, or in respect of any period less than one day.

"**As may be prescribed,**" *i.e.*, under s. 91 (1).—The use of the word "prescribed" in this Schedule empowers the Board of Trade to act under that section.

"**Less than one day.**"—It appears from these words that benefit may be drawn in respect of a part of one week, following another week of unemployment.

No workman shall receive more unemployment benefit than in the proportion of one week's benefit for every five contributions paid by him under this Act:

Provided that for the purpose of the foregoing paragraph—

(*a*) in the case of a workman who satisfies the Board of Trade that he is over the age of twenty-one and has habitually worked at an insured trade before the commencement of this Act, there shall be deemed to be added to the number of contributions which he has actually paid five contributions for each period of three months or part of such period during which he has so worked before the commencement of this Act, up to a maximum of twenty-five contributions; and

(*b*) where, owing to the fact that the wages or other remuneration of a workman are paid at intervals greater than a week, or for any other like reason contributions are paid under Part II of this Act in respect of any workman at intervals greater than a week, that workman shall be entitled to treat each of such contributions as so many contributions as there are weeks in the period for which the contribution has been paid.

"**Paid by him.**"—See s. 107 (1).

"**Over the age of twenty-one.**"—*i.e.*, at the time of receiving benefit. This paragraph is a proviso to the preceding one and controlled thereby.

"**Twenty-five contributions.**"—See the proviso to s. 84. At the expiry of six months from the commencement of the Act each workman regularly employed in the past three years will have fifty-one contributions to his credit, and will be entitled to draw benefit for ten weeks.

Any time during which a workman is, under Part II of this Act, disqualified for receiving unemployment benefit shall be excluded in the computation of periods of unemployment under this Schedule.

"**Disqualified.**"—*i.e.*, under s. 87, by trade dispute, misconduct, imprisonment; &c.

"**Computation of periods of unemployment.**"—A workman who has been disqualified cannot receive benefit in respect of the first week after the disqualification ceases, by virtue of this paragraph of the Schedule.

A period of unemployment shall not be deemed to commence till the workman has made application for unemployment benefit in such manner as may be prescribed.

"**Has made application.**"—See ss. 86 (2), 91 (1) (*d*).

Note that a workman must make application for benefit a week before the period of benefit begins to run, and therefore, if he draws weekly, a fortnight before he begins to draw.

The power conferred by this Schedule on the Board of Trade to prescribe rates and periods of unemployment benefit shall not be exercised so as to increase the rate of benefit above eight shillings per week or reduce it below six shillings per week, or to increase the period of unemployment benefit above fifteen weeks, or to alter the proportion which the period of benefit bears to the number of contributions paid, except by rules confirmed by an order made in accordance with the provisions of this Act relating to special orders.

"**By this Schedule.**"—The use of the word "prescribed" confers the power to prescribe under s. 91 (1).

"**Special order.**"—See section 113.

Contributions by workmen, employers, and the Treasury.

85.—(1) The sums required for the payment of unemployment benefit under this Act shall be derived partly from contributions by workmen in the insured trades and partly from contributions by employers of

S. 85 (1) such workmen and partly from moneys provided by Parliament.

"**Partly from contributions by workmen.**"—The proportions of the various contributions are always the same, no matter how the total contribution is varied by regulation or special order. Thus the contributions of employers and workmen must always be equal [Eighth Schedule, s. 93 (2), s. 102], and the State contribution must always be two-thirds of each of the others [s. 85 (6)].

Contributions paid under a mistaken belief that the workman is in an insured trade shall be returned, s. 100 (2).

(2) Subject to the provisions of this Part of this Act, every workman employed within the United Kingdom in an insured trade, and every employer of any such workman, shall be liable to pay contributions at the rates specified in the Eighth Schedule to this Act.

"**Every workman.**"—The workman is himself liable to pay contributions under Part II of this Act; but by subs. (3) hereof that liability is suspended in the first instance unless reimposed by regulations. Contra under Part I (cf. s. 4). Under Part II a workman may be prosecuted for "neglect" to pay contributions [s. 101 (2)] and it is submitted that it is his duty under the Act to inquire of an employer who pays him full wages whether the contributions have in fact been paid. See note to subs. (3) hereof.

"**Every employer.**"—A contribution is payable by every employer who takes on a workman in an insured trade though on the last day of the week (see the Eighth Schedule, *infra*), unless the workman is sent by a Labour Exchange with which the employer has made an arrangement under s. 99 (1) hereof. The employer is not relieved of his duty to contribute under Part II, as he is under Part I, by an earlier payment made by another employer.

EIGHTH SCHEDULE.

CONTRIBUTIONS FOR THE PURPOSES OF PART II OF THIS ACT RELATING TO UNEMPLOYMENT INSURANCE.

RATES OF CONTRIBUTION FROM WORKMEN AND EMPLOYERS.

From every workman employed in an insured trade for every week he is so employed - -	2½*d.*
From every employer by whom one or more workmen are employed in an insured trade, in respect of each workman, for every week he is so employed - - - - - - -	2½*d.*

Provided that in the case of a workman below the age of eighteen, 1*d.* shall be substituted for 2½*d.* as the contribution from the workman and from the employer, but, for the purpose of reckoning the number of contributions in respect of such a workman except as regards the payment of unemployment benefit before he reaches the age of eighteen, the 1*d.* shall be treated as two-fifths of a contribution. S. 85 (2)

"**From every workman.**"—The workman is himself liable to pay the contribution. See ss. 85 (2), 101 (2). Sed cf. s. 84 (3), by which the liability of the workman is suspended unless revived by regulations of the Board of Trade.

"**2½d.**"—As to variation in the rate of contributions by Special Order or otherwise, see ss. 93 (2), 102. In every case the contributions of employer and workmen must be equally varied, and they cannot in any case be increased beyond 4½*d.* See note to s. 102.

Every such period of employment of less than a week shall, for the purposes of this schedule, be treated as if it were employment for a whole week, except that, where the period of employment is two days or less, the contributions both of the employer and of the workman shall be reduced to one penny if the period does not exceed one day and to twopence if it exceeds one day; and, in such case, in reckoning the number of contributions under Part II of this Act and the schedules therein referred to, contributions at such reduced rates shall be treated as two-fifths or four-fifths of a contribution as the case may require.

"**Shall be reduced to one penny.**"—This contribution cannot be increased by the Board of Trade, though it may be reduced (see note to s. 102).

As to the special case of workmen taken for short periods through a Labour Exchange, and the recovery back of contributions above 2½*d.* per week, paid under this paragraph, see s. 99.

(3) Except where the regulations under this Part of this Act otherwise prescribe, the employer shall, in the first instance, be liable to pay both the contribution payable by himself, and also on behalf of and to the exclusion of the workman, the contribution payable by such workman, and subject to such regulations, shall be entitled, notwithstanding the provisions of any Act or any contract to the contrary, to

S. 85 (3) recover from the workman by deductions from the workman's wages or from any other payment due from him to the workman the amount of the contributions so paid by him on behalf of the workman.

"**Except where the regulations under this part of this act otherwise prescribe.**"—Board of Trade regulations shall protect employers and workmen from proceedings and penalties in cases where they have refrained from paying contributions in accordance with a decision of the umpire [s. 91 (1) (*b*)]. Such a decision need not apparently be given in any matter to which the employer in question was a party. Employers and workmen will be justified in taking the law from the umpire, though the umpire's interpretation of the Act may be erroneous.

"**The employer shall be liable to pay.**"—The meaning of "employer" is nowhere defined, except by implication in s. 107 (1). The employer is, therefore, the other party to the workman's contract, *i.e.*, the person to whom the workman looks for payment; see notes to the First Schedule, Part I (*a*), under s. 1 (2). Payment of contributions is enforced by the penalties set out in s. 101 (2); and in the bankruptcy of the employer, or liquidation of an employing company these contributions are entitled to priority under the Stannaries Act 1887, the Preferential Payments in Bankruptcy Act, 1888, and the Companies Consolidation Act, 1908 (see s. 110 hereof). As to employment under a sub-contractor, see s. 91 (1) (*f*).

"**Notwithstanding the provision of any Act.**"—See the Third Schedule (3). Payments for the purpose of providing unemployment benefit may not otherwise be deducted from wages under the Truck Act, 1831.

"**To the exclusion of the workman.**"—The liability imposed upon workmen by s. 85 (2), is therefore again suspended in the first instance by s. 85 (3), but power is given to the Board of Trade to reimpose the obligation, and so to make the workman liable under s. 101 to prosecution for non-payment of contributions.

By this procedure of imposing and then suspending a tax, the Statute avoids creating the undesirable precedent of giving to the Crown the power of itself imposing and varying the incidence of such a charge in the first instance.

It is to be observed, however, that the words of the section are that "the employer shall be liable . . . to pay . . . to the exclusion of the workman," not that "the employer shall be liable to the exclusion of the workman." The liability of the workman therefore always remains until the employer has in fact paid.

(4) Notwithstanding any contract to the contrary, the employer shall not be entitled to deduct from the wages of or other payment due to the workman, or otherwise recover from the workman by any legal

process the contributions payable by the employer himself. S. 85 (4)

This subsection does not prevent deductions by indirect means if the employer desires, and is strong enough to reduce wages. See note to Third Schedule (7).

(5) Subject to the Provisions of this Part of this Act, the Board of Trade may make regulations providing for any matters incidental to the payment and collection of contributions payable under this Part of this Act, and in particular for—

(*a*) payment of contributions by means of adhesive or other stamps affixed to or impressed upon books or cards, or otherwise, and for regulating the manner, times and conditions in, at and under which such stamps are to be affixed and impressed or payments are otherwise to be made;

(*b*) the issue, sale, custody, production, and delivery up of books or cards and the replacement of books or cards which have been lost, destroyed or defaced.

"**Make regulations**" in manner provided by s. 91 (3). The Ninth Schedule does not apply to such regulations. See Appendix X—2, 3-9.

"**Issue, sale, custody or delivery up of books or cards.**"—The cost of printing and issuing cards may clearly be borne by the Board of Trade under s. 89 (2), but the Act gives no power to the Board to make a charge for cards, and it would clearly be *ultra vires* of the Board to make regulations compelling the public to pay for cards. Presumably therefore the cards must be issued gratuitously.

For loss of the card a workman or employer can be fined 1*s.* [s. 100 (3)]. See Appendix X—2, (7).

(6) A contribution shall be made in each year out of moneys provided by Parliament equal to one-third of the total contributions received from employers

S. 85 (6) and workmen during that year, and the sums to be contributed in any year shall be paid in such manner and at such times as the Treasury may determine.

Statutory conditions for receipt of unemployment benefit.

86.—The statutory conditions for the receipt of unemployment benefit by any workman are—

(1) that he proves that he has been employed as a workman in an insured trade in each of not less than twenty-six separate calendar weeks in the preceding five years;

(2) that he has made application for unemployment benefit in the prescribed manner, and proves that since the date of the application he has been continuously unemployed;

(3) that he is capable of work but unable to obtain suitable employment;

(4) that he has not exhausted his right to unemployment benefit under this Part of this Act:

"**Has been employed.**"—The effect of this subsection is that the policy lapses four and a-half years after leaving the trade. However long a workman has been in regular employment in an insured trade, it would appear that he cannot for more than four and a-half years rely upon the unemployment fund.

"**The prescribed manner.**"—The Board of Trade are to "prescribe" and may prescribe application to the Post Office; the intention of the Act, however, appears to be that where there is a labour exchange available, application should be made through the labour exchange. See s. 91 (1) (*d*) and notes. See Appendix X—2, 10–11.

"**Continuously unemployed.**"—See this phrase defined in s. 107, *infra*. The effect of this definition is that a workman can draw unemployment benefit in respect of the second period of one week's unemployment occurring within six weeks of the last, and can draw benefit for every week after the first in which he does less than two days' work.

"**Capable of work.**"—If "rendered incapable of work by some specific disease or by bodily or mental disablement," the workman is entitled to sickness or disablement benefit under paragraphs (*c*) and (*d*) of section 8 (1). [See notes thereto, *supra*.]

The conditions of unemployment benefit and of sickness or disablement benefit are therefore mutually exclusive. S. 86
See also s. 87 (4) below.

"**Suitable employment.**"—Save that section 100 makes it clear that the skill of the workman is to be "taken into consideration in determining what is suitable employment for the workman," the Statute makes no attempt to define the meaning of the words. The question is in fact left for the decision of the referees and umpire *primae impressionis;* but it is submitted that the paragraph must be read as a whole and that employment offered must be suitable, having regard to the applicant's capability for work.

"**Exhausted his right.**"—The right to unemployment benefit is exhausted

(*a*) When the workman has drawn fifteen weeks' benefit in the course of twelve months.

(*b*) When the workman has drawn one week's benefit in respect of each 1*s.* o½*d.* contributed by him.

See notes to the Seventh Schedule, under s. 84 *supra.*

Provided that a workman shall not be deemed to have failed to fulfil the statutory conditions by reason only that he has declined—

(*a*) an offer of employment in a situation vacant in consequence of a stoppage of work due to a trade dispute; or

(*b*) an offer of employment in the district where he was last ordinarily employed at a rate of wage lower, or on conditions less favourable, than those which he habitually obtained in his usual employment in that district, or would have obtained had he continued to be so employed; or

(*c*) an offer of employment in any other district at a rate of wage lower or on conditions less favourable than those generally observed in such district by agreement between associations of employers and of workmen, or, failing any such agreement, than those generally recognised in such district by good employers.

S. 86 — The effect of this proviso is substantially to declare certain employments unsuitable. The applicant is in no way debarred from accepting an offer of any such employment, but on the other hand he cannot be penalised for refusing it. It is clearly the intention of the Statute that the fund derived equally from employers and employed shall not be used against the direct interests of either. At the same time it is clear that the effect of the Act in assisting Trade Unions to pay sick and unemployment benefits, which were heretofore payable out of their general funds, will be to set free a large part of those funds for use in connection with trade disputes.

"**Trade dispute.**"—As defined in s. 107 (1) hereof. By the Trade Disputes Act, 1906, "'trade dispute' means any dispute between employers and workmen, or between workmen and workmen, which is connected with the employment or non-employment, or the terms of employment, or with the condition of labour of any person, and the expression 'workmen' means all persons employed in trade or industry, whether or not in the employment of the employer with whom a trade dispute arises" [6 Edw. 7, c. 47, s. 5 (3)].

"**Conditions less favourable than those which he habitually obtained.**"—Some difficulty may be experienced in harmonising this proviso with s. 100 (1). Under the latter section the Insurance Officer and the Court of Referees may decide that work less skilled, and therefore probably under less favourable conditions than "those which he habitually obtained," is "suitable employment"; but notwithstanding that subsection this proviso clearly empowers the workman to refuse such employment and require the payment of his benefit.

The effect of the proviso is to maintain union rates so far as Trade Union members are concerned, and to empower other workmen to demand their customary rate.

"**Employment in any other district.**"—It must be clearly understood that employment at the standard rate in another district is not declared by this section to be suitable employment. The question raised by subsection (3) remains in every case one for the Insurance Officer to decide subject to appeal to the Court of Referees.

Disqualifications for unemployment benefit.

87.—(1) A workman who has lost employment by reason of a stoppage of work which was due to a trade dispute at the factory, workshop, or other premises at which he was employed, shall be disqualified for receiving unemployment benefit so long as the stoppage of work continues, except in a case where he has, during the stoppage of work, become bonâ fide employed elsewhere in an insured trade.

Where separate branches of work which are commonly carried on as separate businesses in separate premises are in any case carried on in

separate departments on the same premises, each of those departments shall, for the purposes of this provision, be deemed to be a separate factory or workshop or separate premises, as the case may be. S. 87 (1)

"**Trade dispute.**"—See note to section 86 (*a*) *supra*. This sub-section is complementary to proviso (*a*) in section 86. Thus the Unemployment Fund cannot be used either to assist workmen to strike or to enable employers to procure strike breakers.

"**Disqualified.**"—The effect of the Seventh Schedule, *q.v.*, is to prevent the payment of benefit for one week after the disqualification ceases.

"**At the factory.**"—The embargo upon benefits applies only to factories in which a strike or lock-out takes place.

Factories in which unemployment occurs as a consequence of a trade dispute elsewhere are not within the section, and workmen thrown out of employment in consequence are entitled to benefit.

"**Continues.**"—When work is resumed any workman who is not taken back will be entitled to benefit.

(2) A workman who loses employment through misconduct or who voluntarily leaves his employment without just cause shall be disqualified for receiving unemployment benefit for a period of six weeks from the date when he so lost employment.

"**Misconduct.**"—The ultimate authority to decide these questions is the Court of Referees [see note to s. 88 (1) (*a*), *infra*].

"**Six weeks.**"—In effect seven weeks. See Seventh Schedule, and notes thereto.

(3) A workman shall be disqualified for receiving unemployment benefit whilst he is an inmate of any prison or any workhouse or other institution supported wholly or partly out of public funds, and whilst he is resident temporarily or permanently outside the United Kingdom.

"**Disqualified.**"—See s. 86 (3), and note thereto.

"**Resident.**"—Cf. s. 8 (4) and notes.

(4) A workman shall be disqualified for receiving unemployment benefit while he is in receipt of any sickness or disablement benefit or allowance under Part I. of this Act.

S. 88 (1) Determination of claims.

88.—(1) All claims for unemployment benefit under this Part of this Act, and all questions whether the statutory conditions are fulfilled in the case of any workman claiming such benefit, or whether those conditions continue to be fulfilled in the case of a workman in receipt of such benefit, or whether a workman is disqualified for receiving or continuing to receive such benefit, or otherwise arising in connection with such claims, shall be determined by one of the officers appointed under this Part of this Act for determining such claims for benefit (in this Act referred to as "insurance officers"):

Provided that—

(*a*) in any case where unemployment benefit is refused or is stopped, or where the amount of the benefit allowed is not in accordance with the claim, the workman may require the insurance officer to report the matter to a court of referees constituted in accordance with this Part of this Act, and the court of referees after considering the circumstances may make to the insurance officer such recommendations on the case as they may think proper, and the insurance officer shall, unless he disagrees, give effect to those recommendations. If the insurance officer disagrees with any such recommendation, he shall, if so requested by the court of referees, refer the recommendation, with his reasons for disagreement, to the umpire appointed under this Part of this Act, whose decision shall be final and conclusive;

(*b*) the insurance officer in any case in which he considers it expedient to do so may, instead of himself determining the claim or question, refer it to a court of referees, who shall in such case determine the question, and the decision of the court of referees shall be final and conclusive. S. 88 (1) (*b*)

"Referees."—See s. 90.

"Final and conclusive."—On the question whether the decision of the umpire is always conclusive of the question whether or no a workman is a workman in an insured trade, see s. 91 (1) (*b*), and notes thereto. Contributions from the employer can only be enforced by conviction by a court of summary jurisdiction under s. 101 (2), *q.v.*

Section 88 constitutes a court of referees as a court of appeal from the decision of an insurance officer, who is himself a person with judicial duties. Further appeal lies only at the instance of the insurance officer, and there is no appeal when the referees and insurance officer agree. The insurance officer cannot appeal from the decision of the court of referees when he has himself referred the matter to them. The Board of Trade are to regulate the procedure and appeal under s. 91 (1) (*b*), (*c*), (*d*).

The intention of the Act would appear to be that the umpire should be appealed to only on questions of law, and for the purpose of co-ordinating the decisions of various local courts.

(2) Nothing in this section shall be construed as preventing an insurance officer or umpire, or a court of referees, on new facts being brought to his or their knowledge, revising a decision or recommendation given in any particular case, but, where any such revision is made, the revised decision or recommendation shall have effect as if it had been an original decision or recommendation, and the foregoing provisions of this section shall apply accordingly, without prejudice to the retention of any benefit which may have been received under the decision or recommendation which has been revised.

(3) The Arbitration Act, 1889, shall not apply to proceedings under this section except so far as it

S. 88 (3) may be applied by regulations under this Part of this Act.

(4) For the purposes of proceedings under this section in Ireland regulations may apply all or any of the provisions of the Common Law Procedure (Ireland) Act, 1856, with respect to arbitration.

Subsection (3) is not repeated in ss. 91 and 101, to which it may, therefore, be presumed that the Arbitration Act will apply except in so far as it is inconsistent with the regulations made under those sections. See notes to ss. 63 (5) and 66.

Appointment of umpire, insurance officers, inspectors, &c.

89.—(1) For the purposes of this Part of this Act, an umpire may be appointed by His Majesty, and insurance officers shall be appointed by the Board of Trade (subject to the consent of the Treasury as to number) and the insurance officers shall be appointed to act for such areas as the Board direct.

(2) The Board of Trade may appoint such other officers, inspectors, and servants for the purposes of this Part of this Act as the Board may, with the sanction of the Treasury, determine, and there shall be paid out of moneys provided by Parliament to the umpire and insurance officers and to such other officers, inspectors, and servants, such salaries or remuneration as the Treasury may determine; and any expenses incurred by the Board of Trade in carrying this Part of this Act into effect to such amount as may be sanctioned by the Treasury shall be defrayed out of moneys provided by Parliament:

Provided that such sum as the Treasury may direct, not exceeding one-tenth of the receipts, other than advances by the Treasury, paid into the unemployment fund on income account shall, in accordance with regulations made by the Treasury, be applied as an appropriation in aid of money provided by

Parliament for the purpose of such salaries, remunera- S. 89 (2)
tion, and expenses.

"**In carrying this Part of this Act into effect.**"—The cost of printing cards and the like can be defrayed under this section; and since the Act does not require workmen to make any payment for their cards it is submitted that the cost must be so paid.

Payment of referees is to be borne by the Treasury under this head, s. 90 (5).

"**One-tenth of these receipts.**"—The maximum appropriation of one-tenth amounts to ¾*d.* in each weekly contribution, leaving 6*d.* available for benefit. Having regard to the fact that benefit is not payable for the first week of unemployment, the contribution will, therefore, suffice to provide for an average unemployment rate of 8·46 per cent.

This section is in fact a statutory undertaking by the Board of Trade to manage the scheme at a cost not exceeding ¾*d.* per head per week.

90.—(1) A court of referees for the purposes of this Part of this Act shall consist of one or more members chosen to represent employers, with an equal number of members chosen to represent workmen, and a chairman appointed by the Board of Trade. Courts of referees.

(2) Panels of persons chosen to represent employers and workmen respectively shall be constituted by the Board of Trade for such districts and such trades or groups of trades as the Board may think fit, and the members of a court of referees to be chosen to represent employers and workmen shall be selected from those panels in the prescribed manner.

(3) Subject as aforesaid, the constitution of courts of referees shall be determined by regulations made by the Board of Trade.

See Appendix VI B, 20–21, pp. 658–60.

(4) The regulations of the Board of Trade may further provide for the reference to referees chosen from the panels constituted under this section, for consideration and advice, of questions bearing upon

S. 90 (4) the administration of this Part of this Act, and for the holding of meetings of referees for the purpose.

"**Consideration and advice.**"—Subsection (4) provides an elastic advisory committee to assist the Board of Trade, exercising similar function to the committee set up under s. 58, *q.v.* See Appendix X—2, 22.

(5) The Board of Trade may pay such remuneration to the chairman and other members of a court of referees and such travelling and other allowances (including compensation for loss of time) to persons required to attend before any such court, and such other expenses in connection with any referees, as the Board, with the sanction of the Treasury determine, and any such payments shall be treated as expenses incurred by the Board of Trade in carrying this Part of this Act into effect.

Regulations.

91.—(1) The Board of Trade may make regulations for any of the purposes for which regulations may be made under this Part of this Act and the Schedules therein referred to, and for prescribing anything which under this Part of this Act or any such Schedules is to be prescribed, and—

(*a*) for permitting workmen who are employed under the same employer partly in an insured trade and partly not in an insured trade to be treated with the consent of the employer as if they were wholly employed in an insured trade; and

(*b*) for giving employers, and workmen, and the Board of Trade an opportunity of obtaining a decision by the umpire appointed under this Part of this Act on any question whether contributions under this Part of this Act are payable in respect of any workman or class of workmen,

and for securing that a workman in whose case contributions have been paid in accordance with any such decision, shall, as respects any unemployment benefit payable in respect of those contributions, be treated as a workman employed in an insured trade, and for securing that employers and workmen shall be protected from proceedings and penalties in cases where, in accordance with any such decision, they have been paid or refrained from paying contributions; and

S. 91 (1) (*b*)

"**Regulations.**"—See Appendix X—2.

"**Workman.**"—See s. 107 (1). The jurisdiction of the umpire exists only when the employee is a "workman," and whether he is so or no it is not within the province of the umpire to decide.

"**Decision by the umpire.**"—See the Umpire Regulations, Appendix X—1. It is to be observed that the Statute provides no machinery for compelling an employer to obtain or abide by a decision of the umpire as to whether contributions are payable in respect of any workman or class of workmen. The employer can only be compelled to contribute in respect of any workman by proceedings under s. 101 (2), *q.v.*; and it will always be open to him to decline to seek a decision by the umpire until the question is referred to him by the court. See s. 101 (6), under which the court must refer the matter. On the other hand, should the employer decide to take the opinion of the umpire, he is apparently protected by the above subsection from proceedings under s. 101 (2) when the umpire decides in his favour. If, however, the decision of the umpire is adverse to the employer it may not be necessarily conclusive, notwithstanding s. 101 (6), and the provision for protecting the interests of employers and workmen acting in accordance with any decision of the umpire clearly recognises that the umpire may be held to be wrong in law. The decision of the umpire is no doubt conclusive against the employer so far as it relates to a question of fact. In a case arising under section 7, subsection (3) of the Education Act, 1902 (2 Edw. 7, c. 42), which provides that:—

"If any question arises under this section between the local education authority and the managers of a school not provided by the authority, the question shall be determined by the Board of Education."

Channel, J., in *Wilford* v. *West Riding* [(1908) 1 K.B. 685, at p. 700], interpreted the effect of that section as follows:—

"I think the words 'If any question arises under this section'

S. 91 (1) (*b*) — really mean 'any question of facts arising under this section,' and do not cover the enforcement of the obligations of the section. The enforcement of obedience to the law must, as it seems to me, always rest with the tribunals of the country, although it is not uncommon in modern legislation to depute to some person or body assumed to be skilled in the matter the sole power of deciding matters necessary to be decided in applying the law. In such cases the Courts always strictly confine the person so deputed to the limits of his jurisdiction."

On the other hand, in the case of *Board of Education* v. *Rice* (1911), A.C. 179, Lord Loreburn said: "The Board have of course no jurisdiction to decide abstract questions of law, but only to determine actual concrete differences that may arise, and as they arise, between the managers and the local educational authority. The Board is in the nature of an arbitral tribunal, and a court of law has no jurisdiction to hear appeals from the determination either upon law or upon fact."

So far, therefore, as the decision of the umpire relates to a matter of law, it may be liable to review by the Courts before any penalty can be enforced against the employer in a criminal proceeding. The Board of Trade [see s. 101 (3)], when taking proceedings for a penalty, cannot allege that the matter is *res judicata*.

"The maxim of the civil law, 'res judicata pro veritate accipitur," applied only when the identical question, which had been once judicially decided, was again raised between the same parties—the rule laid down in the Digest, lib. XLIV., t. 2, s. 3, being 'exceptionem rei judicatae obstare, quoties eadem questio inter easdem personas revocatur.' This plea, therefore, is exactly analogous to a plea in the English Courts of 'judgment recovered'; in which it is necessary, in order to make the judgment operate as an estoppel, that it should be between the same parties and upon the same subject matter coming directly in question, either in the same Court, or in another Court of co-ordinate jurisdiction" (per Lord Chelmsford in the *Leith Harbour Commissioners* v. *Inspector of the Poor*, L.R. 1 H.L., &c. 17, at p. 22).

It would appear, therefore, that the decision of the umpire may not be binding upon the Court in a proceeding such as a proceeding under s. 101 of the Statute, so far, at least, as the decision of the umpire relates to a question of law.

It is to be observed that subs. (3) of s. 88 is not repeated in this section. As to the application of the Arbitration Act, 1889, to the proceedings before the umpire under this paragraph, see s. 101 (6), and note thereon.

See also *Westminster* v. *Gordon Hotels*, 1907, 1 K.B. 910, and note to s. 66 (1) (i).

(*c*) for prescribing the evidence to be required as to the fulfilment of the conditions and qualifications for receiving or continuing to receive unemployment benefit, and for that purpose requiring the attendance

of workmen at such offices or places and at such times as may be required; and

S. 91 (1) (c)

See Appendix X–2, 10-13.

The intention of this paragraph is clearly to require the attendance of workmen receiving unemployment benefit at Labour Exchanges at stated hours. Members of Trade Unions in insured trades who receive benefits from their unions under s. 105, may be required by the Board of Trade to attend at Labour Exchanges as a condition of the statutory refund to their unions; and insured workmen who draw benefit through the Post Office may likewise be required to attend at the Labour Exchange in order to satisfy the statutory condition that they are unable to obtain suitable employment [s. 86 (3)].

The Board of Trade cannot, under the powers conferred by this paragraph, require the attendance of a workman not in an insured trade, although he receives State aided unemployed pay under s. 106, *q.v.* since such payments are not "unemployment benefit" within the meaning of the Act, s. 84.

(*d*) for prescribing the manner in which claims for unemployment benefit may be made and the procedure to be followed on the consideration and examination of claims and questions to be considered and determined by the insurance officers, courts of referees, and umpire, and the mode in which any question may be raised as to the continuance, in the case of a workman in receipt of unemployment benefit, of such benefit, and for making provision with respect to the appointment of a deputy umpire in the case of the unavoidable absence or incapacity of the umpire; and

(*e*) with respect to the payment of contributions and benefits during any period intervening between any application for the decision of any question or any claim for benefit, and the final determination of the question or claim; and

"**During any period intervening.**"—Benefits so paid may be recovered back under s. 101 (5) if it should be found that the recipient

S. 91 (1) (e) — was not entitled thereto. There is, however, no provision requiring the Board of Trade to take steps to recover such overpayments, and regulations under this paragraph may presumably provide that such payments should not be recovered. Cf. s. 88 (2). See Appendix X—2, 13.

(*f*) for providing that, where any workmen are employed in or for the purposes of the business of any person, but are not actually employed by that person, that person may be treated for the purposes of this Part of this Act as their employer instead of their actual employer, and for allowing that person to deduct from any payments made by him to the actual employer any sums paid by him as contributions on behalf of the workmen, and for allowing the actual employer to recover the like sums from the workmen ; and

"**For the purposes of the business.**"—Cf. the Third Schedule (6). Under this paragraph the chief employer of a chargeman's gang or the like may be made responsible for the contributions of each member. It is to be noted that this paragraph, unlike the corresponding paragraph of Part I, will apply to an outworker though not himself directly employed by the head of the business in which he works. See Appendix X—2, 36.

generally for carrying this Part of this Act into effect, and any regulations so made shall have effect as if enacted in this Act.

Any regulations made under this section for giving an opportunity of obtaining a decision of the umpire may be brought into operation as soon as may be after the passing of this Act.

(2) The regulations may, with the concurrence of the Postmaster-General, provide for enabling claimants of unemployment benefit to make their claims for unemployment benefit under this Act through

the Post Office, and for the payment of unemployment benefit through the Post Office. S. 91 (2)

(3) All regulations made under this section shall be laid before each House of Parliament as soon as may be after they are made, and, if an address is presented to His Majesty by either House of Parliament within the next subsequent forty days on which that House has sat next after any such regulation is laid before it, praying that the regulation may be annulled, it shall thenceforth be void, but without prejudice to the validity of anything previously done thereunder, or to the making of any new regulation.

The provisions herein contained as to regulations are similar to the provisions already existing as to the Code of Regulations prepared by the Board of Education for elementary schools, 33 & 34 Vict. cap. 75, s. 97.

"**Previously done.**"—See note to s. 83, *supra.*

92.—(1) For the purposes of this Part of this Act there shall be established under the control and management of the Board of Trade a fund called the unemployment fund, into which shall be paid all contributions payable under this Part of this Act by employers and workmen and out of moneys provided by Parliament, and out of which shall be paid all claims for unemployment benefit and any other payments which under this Part of this Act are payable out of the fund. Unemployment fund.

(2) The accounts of the unemployment fund shall be audited in such manner as the Treasury may direct.

(3) Any moneys forming part of the unemployment fund may from time to time be paid over to the National Debt Commissioners and by them invested

S. 92 (3) in accordance with regulations made by the Treasury in any securities which are for the time being authorised by Parliament as investments for savings banks moneys.

(4) The National Debt Commissioners shall present to Parliament annually an account of the securities in which moneys forming part of the said fund are for the time being invested.

"**Unemployment fund.**"—The fund set up by this section is not comparable in amount with the National Health Fund, as all that is required is a sufficient reserve made up in years of good trade to tide through a period of depression with the help of Treasury advances under the succeeding section. There is no provision in the nature of reserve values for the increase of unemployment among the older members of the fund.

"**All claims.**"—Assuming that the maximum appropriation of one-tenth of the receipts [s. 89 (2)], *i.e.* $\frac{3}{4}d.$ per week per man, is made for the cost of management, the sum available for benefit is 6*d.* per workman per week, of which $\frac{5}{12}$ths represents the employer's contribution, $\frac{5}{12}$ths the workman's, and $\frac{1}{6}$th the State's; the State also bearing the cost of administration.

Of the 7*s.* benefit, therefore, 2*s.* 11*d.* represents the workman's contribution, 2*s.* 11*d.* the employer's, and 1*s.* 2*d.* the State's, and these proportions cannot be affected by any revision of the rates of contribution.

Without allowing for the saving to the fund through a certain number of members exhausting their right to benefit, it is clear that the fund must be solvent so long as the average unemployment rate is less than 8·6 per cent.

Treasury advances

93.—(1) The Treasury may out of the Consolidated Fund or the growing produce thereof advance on the security of the unemployment fund any sums required for the purpose of discharging the liabilities of that fund under this Part of this Act: Provided that the total amount of advances outstanding at any time shall not exceed three million pounds.

(2) If, whilst any part of any such advance is outstanding, it appears to the Treasury that the unemployment fund is insolvent, the Board of Trade

shall, if the Treasury so direct, by order, make such temporary modifications in any of the rates of contribution, or the rates or periods of unemployment benefit, and during such period, as the Board of Trade think fit, and as will on the whole, in the opinion of the Treasury, be sufficient to secure the solvency of the unemployment fund: S. 98 (2)

Provided that no order made under this subsection shall reduce the weekly rate of unemployment benefit below the sum of five shillings, or shall increase the rates of contribution from employers or workmen by more than one penny per workman per week, or increase those rates unequally as between employers and workmen, and no such order shall remain in force more than three months after all the advances and interest thereon have been repaid, or come into force until one month after it is made.

"**Insolvent.**"—This subsection clearly refers, not to actuarial insolvency, which is provided for by s. 102, *q.v.*, but to temporary insolvency owing to a period of distress. It is clear that although the rates of contribution may be really adequate to meet the cost of benefits, there may yet be a deficit at the close of a year of bad trade. Such a deficit may arise even after a revision of rates under s. 102, and the two sections should be regarded as cumulative in their operation.

"**By order.**"—This is not a special order under s. 113, but must comply with the provisions of subs. (4) hereof. Cf. s. 78.

"**In any of.**"—The meaning of the section is clearly "in any of the rates of contribution, or *in any of* the rates or periods of unemployment benefit."

Cf. the first paragraph of the Seventh Schedule "such other rates as may be prescribed . . . . for any particular trade."

(3) An order under this section shall not be made so as to be in force at any time while any previous order made under this section is in force.

"**Any previous order.**"—This does not refer to a special order under s. 102.

S. 93 (4)

(4) On any such order being made the Board of Trade shall cause the order, together with a special report as to the reasons for making the order, to be laid before Parliament.

Cf. s. 113 and the Ninth Schedule, which apply to "special orders" only.

(5) The Treasury may, for the purpose of providing for the issue of sums out of the Consolidated Fund under this section, or for the repayment to that fund of all or any part of the sums so issued, or for paying off any security issued under this section, so far as that payment is not otherwise provided for, borrow money by means of the issue of Exchequer bonds or Treasury bills, and all sums so borrowed shall be paid into the Exchequer.

(6) The principal of and interest on any Exchequer bonds issued under this section shall be charged on and payable out of the Consolidated Fund of the United Kingdom, or the growing produce thereof.

(7) Notwithstanding anything in any other Act, money in the hands of the National Debt Commissioners for the reduction of the National Debt shall not be applied to purchasing, reducing, or paying off any Exchequer bonds or Treasury bills issued under this section.

Refund of part of contributions paid by employer in the case of workmen continuously employed.

94.—(1) The Board of Trade shall, on the application of any employer made within one month after the termination of any calendar year, or other prescribed period of twelve months, refund to such employer out of the unemployment fund a sum equal to one-third of the contributions (exclusive of any contributions refunded to him under any other provisions of this Part of this Act) paid by him on his

own behalf during that period in respect of any workman who has been continuously in his service through the period, and in respect of whom not less than forty-five contributions have been paid during the period. S. 94 (1)

"**Prescribed period.**"—See Appendix X—2, 23.

"**Continuously in his service.**"—This section does not require that the workman should have been at work in every week of the year. It is sufficient that forty-five weeks' contributions have been paid. If, however, the workman has been out of work whether through sickness or slackness of trade a question will necessarily arise whether he has been in the service of the employer. There are a number of decisions on the words of the Workmen's Compensation Act, 1897,[1] "period during which he has been in the employment of the same employer."

In the case of *Jones* v. *Ocean Coal Coy.*,[2] A. L. Smith, L.J., said, "I think there must be continuous employment during the twelve months to bring a workman within that provision; that is, a continuous relationship of master and servant."

Vaughan Williams, L.J., adds: "But must the employment be continuous during the whole twelve months (or lesser period) without any break in point of time? For myself I should say obviously not; it is impossible to find any employment as to which it would be literally true to say that there had been no break in point of time. The question is substantially whether the relation of master and servant existed during the whole of the period under consideration. . . . The real question is whether there has been any break in that relation. To answer that question we may put this test: Are the facts such that we can assume that the workman, if called upon to work, will do so, or that the employer, if asked to give employment, will allow the man to work? If there is a period of time during which that could not be truly assumed then the relation of master and servant will have come to an end."[3]

In that case the Court of Appeal held that a strike had broken the continuity of employment. So also in the case of *Appleby* v. *Horseley Coy.*,[4] it was held that a period of eleven months' sickness followed by employment in a different capacity was a break in employment. A. L. Smith, L.J., said: "The relationship of master and servant cannot properly be said to have existed during that period."[5]

It may therefore be presumed that temporary unemployment due to sickness, slack trade or holidays is no interruption of continuous service within the meaning of this section. On the other hand, the service will clearly have been interrupted if the workman has accepted employment under another master for any period, however short.

(2) For the purpose of meeting any change in the period for which any refund of contributions is to be

[1] 60 and 61 Vict. c. 37. Sched. I (1) *b*.
[2] (1899) 2 Q.B. 124.
[3] *Ibid.*, pp. 127–130.
[4] (1899) 2 Q.B. 521.
[5] *Ibid.* at p. 524. See also *Giles* v. *Belford, Smith & Co.* (1903), 1 K.B. 8.

S. 94 (2) made under the foregoing provisions of this section, or for the purpose of making provision for any period which may elapse between the date on which contributions commence to be payable under this Part of this Act and the date on which the first period for the refund of contributions under the foregoing provisions of this section commences, the Board of Trade may, so far as necessary for the purpose, apply the provisions of this section to any period less than twelve months, subject to such proportionate reduction of the number of contributions required as they direct, and this section shall take effect as regards any such period of less than twelve months as so applied.

Repayment of part of contributions by workmen in certain cases.

95.—(1) If it is shown to the satisfaction of the Board of Trade by any workman or his personal representatives that the workman has paid contributions in accordance with the provisions of this Part of this Act in respect of five hundred weeks or upwards, and that the workman has reached the age of sixty, or before his death had reached the age of sixty, the workman or his representatives shall be entitled to be repaid the amount, if any, by which the total amount of such contributions have exceeded the total amount received by him out of the unemployment fund under this Act, together with compound interest at the rate of two and a half per cent. per annum calculated in the prescribed manner.

(2) A repayment to a workman under this section shall not affect his liability to pay contributions under this Part of this Act, and, if after any such repayment he becomes entitled to unemployment benefit, he shall be treated as having paid in respect of the

period for which the repayment has been made the full number of contributions which is most nearly equal to five-eighths of the number of contributions actually paid during that period. S. 95 (2)

Having regard to the provision of this section, a workman who is entitled to withdraw a part of his contributions should consider very carefully whether it is advisable for him to do so, unless he has finally ceased to follow an insured trade. For every 29*s.* drawn by him at the age of sixty under subsection (1), he loses the right to unemployment benefit to the extent of £3 3*s.*

If, however, he has ceased to follow an insured trade for a period of five years, he will not be entitled to any further unemployment benefit until he has worked at the trade for a further period of twenty-six weeks [s. 86 (1)]. In that case, therefore, the motives for leaving the money in the fund at the interest of 2½ per cent. apply with less force.

96.—(1) If any employer satisfies the Board of Trade that during any period of depression in his business workmen employed by him have been systematically working short time, and that during such period he has paid contributions under this Part of this Act on behalf of such workmen, as well as on his own behalf, without recovering such contributions from such workmen either by way of deductions from wages or otherwise, there shall be refunded to him out of the unemployment fund, in accordance with regulations made by the Board of Trade, the contributions so paid by him in respect of those workmen (including those paid on behalf of the workmen as well as those paid on his own behalf), for the period or such part thereof as in the circumstances may seem just: Refund of contributions paid in respect of workmen working short time.

Provided that, except in a case where the working of short time has been effected by stopping the work for some day in the week which has been usually recognised as a working day of at least four hours in the trade and district, no such refund shall be made in respect of any workmen for any week in which the

S. 96 (1) hours of work have exceeded five-sixths of the number usually recognised as constituting a full week's work at that time in the trade and district.

(2) Any employer who desires to take advantage of this section may make an application to the Board of Trade with a view to obtaining their ruling as to the circumstances under which, and the means by which, he proposes to effect a reduction of working hours, and the Board of Trade may, if they think fit, on the necessary information being supplied, give their ruling as to whether the circumstances are such, and the proposed means of reducing working hours are such, as to satisfy the requirements of this section.

The Board of Trade is the sole authority on the subject of this section, and will presumably decide questions on grounds of expediency rather than of law, it being the obvious intention of the section that the Board should collaborate with employers to mitigate the effects of trade depression. It is therefore possible for the Board to bind itself in advance by promising a remission of contributions in particular cases.

"**Workmen.**"—It is apparently unnecessary that all the workmen in the factory should be on short time, provided that the two conditions are satisfied that there is depression in the business and that the short time has been "systematic," *i.e.* based on a scheme for coping with the existing depression.

"**Regulations.**"—See Appendix X—2, 24.

"**Application . . . ruling.**"—*ib.* 25.

"**Information.**"—*ib.* 26.

Saving for occasional employment in rural neighbourhoods.

97.—Where a workman is employed in a district which is rural in its character, and the workman usually follows in that district some occupation other than an insured trade, and is employed in an insured trade occasionally only, contributions under this Part of this Act shall not be payable in respect of the workman, except in cases where the employer and the workman agree that contributions shall be payable notwithstanding this provision.

See Appendix X—2, 35.

S. 98

Payment of contributions in case of Reservists or Territorials during training.

98.—Where a man of the Naval Reserves, the Army Reserve, or the Territorial Force, is being trained and is in receipt of pay out of the moneys provided by Parliament for Navy or Army services, and immediately before the training was employed in an insured trade, he shall, for the purposes of this Part of this Act, be deemed, whilst so training, to be in the employment of the Crown in an insured trade.

The Army Reserve including the Special Reserve [7 Edw. 7, c. 9, s. 30 (1)].

The Territorial Force including the Officers Training Corps.

"**Is being trained.**"—The section applies to the preliminary and annual training of the Territorial Force, but not to embodiment under s. 17 of the Territorial and Reserve Forces Act 1907.

Provisions with respect to workmen engaged through Labour Exchanges.

99.—(1) The Board of Trade may, in such cases and on such conditions as the Board may prescribe, make an arrangement with any employer liable to pay contributions under any Part of this Act, whereby, in respect of workmen engaged by him through a labour exchange, or in his employ at the date of such arrangement, the performance of all or any of the duties required under any Part of this Act to be performed by the employer in respect of those workmen, whether on his own behalf or on behalf of the workmen, shall be undertaken on behalf of the employer by the labour exchange, and whereby in respect of such workmen different periods of employment, whether of the same workmen or different workmen, may for the purposes of the employer's contributions under this Part of this Act, but not for the purposes of a refund of any part of the employer's contributions, be treated as a continuous employment of a single workman.

S. 99 (1) See Appendix X—2, 32-34.

"**All or any of the duties.**"—These duties include the purchase and affixing of stamps, but do not include the deduction of the workman's contribution from wages. It is no part of the employer's duty to make such deduction. Under section 85 (3), however, the employer may deduct "the amount of the contributions paid by him on behalf of the workman," and contributions paid by the Labour Exchange on behalf of the employer are presumably contributions paid by the employer under s. 85 (3). But s. 85 (3) is clearly limited to the deduction of contributions actually paid. (See note to subs. 2 hereof.)

"**On behalf of the employer.**"—Qui facit per alium facit per se. Contributions paid by a Labour Exchange on behalf of an employer are for all purposes (except that of claiming a return of contributions) the contributions of the employer.

Cf. ss. 94 (1), 96 (1) and 107 (1).

(2) Where any such arrangement has been made, all the periods of employment during which a workman engaged through a labour exchange is employed by one or more employers with whom such an arrangement has been made, may, subject to regulations made by the Board of Trade, on the application of the workman, be treated for the purposes of his contributions under this Part of this Act as a continuous period of employment under one employer, and those regulations may provide for the refund of part of his contributions under this Part of this Act accordingly.

"**The refund.**"—So far as contributions under Part I of the Act are concerned there will be no overpayments and therefore no occasion to refund. But under Part II overpayment must arise.

It is clearly the duty of the Labour Exchange under sub-section (1) hereof to pay on the employer's behalf the contribution which the employer is liable under s. 85 (2) and the Eighth Schedule to pay, that is to say a contribution of 2*d.*, 4*d.*, or 5*d.*, according to the period of employment. Notwithstanding that a sum exceeding 5*d.* has already been paid during the week in respect of that workman, a further payment must be made upon his transfer to a new employer, since "every employer of any such workman" is liable to contribute under s. 85 (2).

The Labour Exchange must therefore refund to any workman who takes advantage of this subsection the amount overpaid, and must recover the sum so refunded out of the unemployment fund in such manner as may be provided.

Subsidiary provisions.

100.—(1) If the repeated failure of any insured workman to obtain or retain employment appears to

the insurance officer to be wholly or partly due to defects in skill or knowledge, the insurance officer may, if he thinks fit, for the purpose of testing the skill or knowledge of the workman, offer to arrange for the attendance of the workman at a suitable place for the purpose, and may, out of the unemployment fund, pay all or any of the expenses incidental to such attendance. S. 100 (1)

If the workman fails or refuses either to avail himself of the offer, or to produce satisfactory evidence of his competence, or if as a result of the test the insurance officer considers that the skill or knowledge of the workman is defective, and that there is no reasonable prospect of such defects being remedied, such facts shall be taken into consideration in determining what is suitable employment for the workman.

If in any case as a result of the test the insurance officer considers that the skill or knowledge of the workman is defective, but that there is a reasonable prospect of the defects being remedied by technical instruction, the insurance officer may, subject to any directions given by the Board of Trade, pay out of the unemployment fund all or any of the expenses incidental to the provision of the instruction, if he is of opinion that the charge on the unemployment fund in respect of the workman is likely to be decreased by the provision of the instruction.

"**What is suitable employment.**"—The results of the test may lead the Insurance Officer and the Court of Referees to decide that less skilled work than the workman has done in the past is "suitable employment" for him under s. 86 (3), (*e.g.*, that labourer's work is suitable employment for a bricklayer), but if the wages offered or conditions of employment in the work so deemed suitable are on the whole less favourable than in the recent employment, the workman is still entitled to refuse such employment under proviso

S. 100 (1) (*b*) to s. 86, unless the Court should decide that the conditions which he "would have obtained had he continued to be so employed" (*i.e.* in his usual employment in that district) are the conditions of the less skilled trade

It is submitted that apart from express provision in the Act the Court cannot so hold, and that s. 100 (1) is therefore nugatory, unless the umpire should enable the Court so to hold by a decision which would be, superficially at least, in contradiction of the words of the Statute, though probably in accord with its intention.

"**The charge on the unemployment fund.**"—This is a question purely for the discretion of the Insurance Officers.

(2) The Regulations of the Board of Trade made under this Part of this Act shall provide for the return to a workman who is not a workman in an insured trade and to his employer of any contributions paid by them respectively under the belief that the workman was a workman in an insured trade, subject, in the case of the workman's contributions, to the deduction of any amount received by him in respect of unemployment benefit under a similar belief.

Cf. ss. 91 (1) (*e*), 101 (5). See Appendix X—2, 31.

(3) Where under regulations made by the Board of Trade any sum has been paid out of the unemployment fund by way of reward for the return of a book or card which has been lost, the person responsible for the custody of the book or card at the time of its loss shall be liable to repay the sum so paid, not exceeding one shilling in respect of any one occasion.

See Appendix X—2, 7 (3) (4).

Offences and proceedings for recovery of contributions, &c.

101.—(1) If for the purpose of obtaining any benefit or payment under this Part of this Act, either for himself or for any other person, or for the purpose of avoiding any payment to be made by himself under this Part of this Act, or enabling any other person to avoid any such payment, any person

knowingly makes any false statement or false representation, he shall be liable on summary conviction to imprisonment for a term not exceeding three months, with or without hard labour. S. 101 (1)

"**Imprisonment.**"—A court of summary jurisdiction may impose a fine not exceeding £25 instead of imprisonment, if the court thinks the justice of the case will be better met by a fine (Summary Jurisdiction Act, 42 & 43 Vict. c. 42, s. 4). In a case where imprisonment without the option of a fine is imposed, the defendant has a right of appeal to quarter sessions (*ibid.* s. 19). Cf. s. 69 (1).

(2) If any employer or workman has failed to pay any contributions which he is liable under this Part of this Act to pay, or if any employer or workman or any other person refuses or neglects to comply with any of the requirements of this Part of this Act, or the regulations made thereunder, he shall for each offence be liable on summary conviction to a fine not exceeding ten pounds, and also, where the offence is failure or neglect to make any contribution under this Part of this Act, to pay to the unemployment fund a sum equal to three times the amount which he has refused or neglected to pay (not exceeding five pounds), which sum, when paid, shall be treated as a payment in satisfaction of the contributions which he has so refused or neglected to pay.

"**Employer.**"—See s. 85 (3), s. 91 (1) (*b*).

"**Or workman.** —Though the employer is "in the first instance liable to pay both" contributions [s. 85 (3)], the workman is also ultimately liable [s. 85 (2)]. A workman who goes to a new employer for the first time in any week, and knowingly receives payment in full without calling his employer's attention to his unpaid contribution, is clearly liable to prosecution under this section if the employer has not in fact paid. Cf. s. 69 (2) where the words "or workman" do not occur.

(3) Proceedings under the foregoing provisions of this section shall not be instituted except by, or with the consent of, the Board of Trade, and may be

S. 101 (3) commenced at any time within three months of the date at which the offence comes to the knowledge of the Board of Trade.

(4) Nothing in this section shall be construed as preventing the Board of Trade from recovering any sums due to the unemployment fund by means of civil proceedings, and all such sums shall be recoverable in such proceedings as debts due to the Crown.

(5) If it is found at any time that a person has been in receipt of unemployment benefit under this Part of this Act whilst the statutory conditions were not fulfilled in his case, or whilst he was disqualified for receiving unemployment benefit, he shall be liable to repay to the unemployment fund any sums paid to him in respect of unemployment benefit whilst the statutory conditions were not fulfilled, or whilst he was disqualified for receiving the benefit, and the amount of such sums may be recovered as a debt due to the Crown.

Cf. ss. 71, 91 (1) (*e*), 100 (2).

(6) In any proceedings under this section, or in any proceedings involving any question as to the payment of contributions under this Part of this Act, or for the recovery of any sums due to the unemployment fund, the decision of the umpire appointed under this Part of this Act on any question arising, whether the trade in which the workman is or has been employed is an insured trade or not, shall be conclusive for the purpose of those proceedings, and, if no such decision has been obtained and the decision of the question is necessary for the determination of the proceedings, the question shall be referred, in accordance with the regulations made under this Part

of this Act, to the umpire for the purpose of obtaining such a decision. S. 101 (6)

"**Conclusive.**"—Quære whether this section refers to a decision of fact only. Cf. *Wilford* v. *West Riding C.C.* (1908), 1 K.B., 685 and *Board of Edn.* v. *Rice*, 1911 A.C. 179, at p. 182, as to how far the Court can delegate the duty of determining a question of law. It must be borne in mind that the passage referred to in the latter case is *obiter dictum*, and that the former case was not cited in the House of Lords. See also s. 91 (1) and note thereto.

Quære also whether the Arbitration Act, 1889, applies to such a reference. By s. 24 of that Act it "shall apply to every arbitration under any Act passed before or after the commencement of this Act, as if the arbitration were pursuant to a submission, except in so far as this Act is inconsistent with the Act regulating the arbitration, or with any rules or procedure authorised or recognised by that Act." What then is an arbitration? Vice-Chancellor Malins has said that "if there be a difference between the parties, then a reference to settle those differences is an arbitration" (in *Thomson* v. *Anderson*, L.R., 9 Eq. 523, at p. 531).

Clearly the procedure under this section is not unlike a compulsory reference to arbitration under the Common Law Procedure Act, 1854, s. 3.

Now by s. 19 of the Arbitration Act, 1889, "any referee, arbitrator, or umpire may at any stage of the proceedings under a reference, and shall, if so directed by the Court or a judge, state in the form of a special case for the opinion of the Court, any question of law arising in the course of the reference."

Under s. 88 (3), it is expressly provided that the Arbitration Act, 1889, shall not apply to proceedings under that section before the umpire or the Court of Referees. There is no such provision in s. 91 (1) (*b*) or in this section, and it would appear therefore that the Act applies except in so far as it may be barred by the regulations to be made under this Part of this Act (*Tabernacle Permanent Building Society* v. *Knight*, 1892, A.C. 298); and the umpire can accordingly be required to state a case on any question of law. Sed cf. *Westminster* v. *Gordon Hotels*, 1907, 1 K.B. 910. (See also the cases of *Munday* v. *Norton*, 1892, 1 Q.B. 403, *Potter* v. *West of England Iron Co.*, 1894, 2 Q.B. 159, and *Collins* v. *Collins*, 26 Beavan 306; and see R.S.C., Order 36; Jud. Act, 1884, s. 8; Arbitration Act, 1894, s. 14.) Cf. ss. 63 (5) and 69 (2).

Periodical revision of rates of contribution.

102.—If at any time after the expiration of seven years from the commencement of this Act it appears to the Board of Trade that the unemployment fund is insufficient or more than sufficient to discharge the liabilities imposed upon the fund under this Part of this Act, or that the rates of contribution are excessive or deficient as respects any particular

S. 102 insured trade, or any particular branch of any such trade, the Board may, with the sanction of the Treasury, by special order made in manner hereinafter provided revise the rates of contribution of employers and workmen under this Part of this Act, and any such order may, if the Board think fit, prescribe different rates of contribution for different insured trades or branches thereof, and where any such order is made, the rates prescribed by the order shall as from such date as may be specified in the order be substituted as respects trades or branches thereof to which it relates for the rates prescribed by this Act :

Provided that where such a revision has been made no further revision under this section shall be made before the expiration of seven years from the last revision, and that no order under this section shall increase the rates of contribution from employers or workmen by more than one penny per workman per week above the rates specified in the Eighth Schedule to this Act, or shall vary such rates unequally as between employers and workmen.

"**Seven years.**"—Contributions cannot be varied under this section within seven years ; they can, however, be temporarily increased at any time at the instance of the Treasury under s. 93 (2), provided that the fund is insolvent at the time, and that there is a loan from the Treasury outstanding. The provision of this section is, however, intended to meet not temporary distress but actuarial insolvency, and is obviously required in view of the inadequate statistics as to unemployment available at the time of framing of the Act. If contributions and benefits do not balance, the Board of Trade may at any time vary the rate and conditions of benefit within the limits defined in the Seventh Schedule (see s. 84) ; but contributions cannot be reduced at all, or permanently increased, except under this section.

"**Special order.**"—See s. 113 and the Ninth Schedule.

"**The rates prescribed shall be substituted.**"—The variation in rates is a permanent one, unlike the variation under s. 93 (2).

"**By more than one penny per week.**"—The Board of Trade

may increase the contributions permanently to 7*d.* a week for master and man. They cannot, however, make any further increase for another seven years. If the maximum increase possible under this section is inadequate to provide the benefits, recourse must be had to the powers of the Treasury under s. 93 (2), to reduce the benefits to 5*s.* per week. S. 102

It is submitted that where the Board of Trade has increased the contributions to 7*d.* per week, the Treasury on making a loan can require a further increase up to 9*d.*, the limit imposed by s. 93 being that "no order . . . shall increase the rates of contribution from employers or workmen by more than one penny per workman per week." The words appearing in s. 102, "above the rates specified in the Eighth Schedule to this Act," do not appear in s. 93. If, therefore, at the time of making any such temporary order, the rates had already been increased to 7*d.* for the joint contribution, it appears that a further temporary increase to 9*d.* is permissible. Under these circumstances the Treasury contribution becomes 3*d.*, and the total sum available 1*s.* per week. Since benefit can be drawn only for one week in respect of five weeks' contributions, it follows that there is power under the Act to secure that 5*s.* shall have been paid in in respect of each workman before he can draw a benefit whose statutory minimum is also 5*s.* Since the maximum Treasury loan of £3,000,000 will always be sufficient to cover administrative expenses through a long period of depression, it is inconceivable that the fund should ever be unequal to the payment of the minimum benefits.

The joint contributions of 2*d.* a day, payable under the Eighth Schedule in respect of short periods of employment cannot be increased under either s. 93 or s. 102, without infringing the statutory limit.

On the other hand, if the fund shows a large balance, contributions may be reduced under this section to any extent, or benefit may be increased by regulation under s. 91 (1) to 8*s.* a week, and by special order under s. 113, to an unlimited amount.

103.—If it appears to the Board that it is desirable to extend the provisions of this Part of this Act to workmen in any trade other than an insured trade, or to vary the definition of "workman" with respect to the age of the persons included therein, either generally or for any particular insured trade, or any particular branch of any such trade, the Board may, with the consent of the Treasury, make, in manner hereinafter provided, a special order extending this Part of this Act to such workmen or so varying the definition of "workman," as the case may be, either without modification or subject to such modifications

Power to extend to other trades.

S. 103 of rates of contribution or rates or periods of benefit as may be contained in the order, and, on any such order being made, this Part of this Act shall, subject to the modifications (if any) contained in the order, apply as if the trade mentioned in the order were an insured trade, or as if the definition of "workman" were varied in accordance with the order, as the case may be, and as if the rates of contribution and the rates and periods of benefit mentioned in the order were the rates of contribution and the rates and periods of benefit provided by this Part of this Act in respect of such trade.

"**Desirable to extend.**"—It was clearly the intention of Parliament that unemployment insurance should ultimately be extended to all trades. See the speech of the Chancellor of the Exchequer in the House of Commons, May 4th, 1911.

"**Modification of rates.**"—There is no limit to the rate of benefits which may be paid in a trade brought into insurance by such an order, except the proviso below as to the contributions from employers, workmen, and Parliament, *q.v.*

"**As if the trade . . .were an insured trade.**"—This provision gives to the Treasury and to the Board of Trade the same power of varying the contributions as are given with respect to insured trades.

"**Subject to the modifications (if any) contained in the Order.**"—There is no limit set to the modifications which may be made in this part of the Act by such an order. It is, however, submitted that since there are no express words in the Statute repealing the Bill of Rights (1 W. & M. see s. 2, c. 2), the Crown cannot hereunder increase the total burden of taxation, and therefore the Board of Trade cannot by any such order increase the Parliamentary contribution beyond one quarter of the whole cost [s. 85 (6)], nor extend the powers of varying the compulsory contributions of employers and workmen contained in ss. 93 (2) and 102. Quære if the Board can reduce the Parliamentary contribution for the purpose of keeping the whole grant within the limits set by the proviso hereto.

Provided that no such order shall be made if the person holding the inquiry in relation to the order reports that the order should not be made, or if the order would, in the opinion of the Treasury, increase the contribution to the unemployment fund out of moneys provided by Parliament to a sum exceeding

one million pounds a year before the expiration of three years from the making of the order, and that the rates of contribution mentioned in the order shall not exceed the rates specified in the Eighth Schedule to this Act, and shall be imposed equally as between employers and workmen. S. 103

104.—The Board of Trade may, if in any case they consider that it is desirable, by special order exclude from the occupations which are to be deemed employment in an insured trade for the purpose of this Part of the Act— Exclusion of subsidiary occupations.

(*a*) Any occupation which appears to them to be common to insured and uninsured trades alike, and ancillary only to the purposes of an insured trade; and

"**Ancillary only.**"—Under the Workmen's Compensation Act, 1897 (60 & 61 Vict. c. 37, s. 4) an exception is made of "any work which is merely ancillary or incidental to, and is no part of or process in, the trade or business carried on by such undertakers." In *Pearce* v. *L. & S. W. Ry.* (1900) 2 Q.B. 100, at p. 102, Collins, L.J., said: "I think it would be difficult to give a better illustration of what constitutes merely ancillary or incidental work as distinguished from the actual business carried on by the undertakers than that which is afforded by the present case. . . . The building of a station was not in my opinion a part of, or process in, the business which the company carried on."

(*b*) Any occupation which appears to them to be an occupation in a business which, though concerned with the making of parts or the preparation of materials for use in connection with an insured trade, is mainly carried on as a separate business or in connection with trades other than insured trades;

and, on any such order being made, the occupation to which the order relates shall not be treated as

S. 104 (6) employment in an insured trade for the purposes of this Part of this Act.

Any special order made under this section may be made so as to cover one or more occupations. The provisions of this Part of this Act as to the laying of regulations before Parliament and the presentation of an Address thereon shall apply to special orders made under this section.

"**A separate business.**"—Precisely what is a separate business it is apparently left to the Board of Trade to decide. The Courts have, however, frequently construed the words "business carried on separately" in the Married Women's Property Act, 1882, s. 2. It has been held that although the husband may help (*Re Edwards*, 11 T.L.R. 338) "carried on separately" means "without the husband's interference" (*Ashworth* v. *Outram*, 46 L.J. Ch. 687).

It is submitted that a business separately managed is a separate business for the purpose of this paragraph.

Arrangements with associations of workmen in insured trade who make payments to members whilst unemployed.

105.—(1) The Board of Trade may, on the application of any association of workmen the rules of which provide for payments to its members, being workmen in an insured trade, or any class thereof, whilst unemployed, make an arrangement with such association that, in lieu of paying unemployment benefit under this Part of this Act to workmen who prove that they are members of the association there shall be repaid periodically to the association out of the unemployment fund such sum as appears to be, as nearly as may be, equivalent to the aggregate amount which such workmen would have received during that period by way of unemployment benefit under this Part of this Act if no such arrangement had been made, but in no case exceeding three-fourths of the amount of the payments made during that period by the association to such workmen as aforesaid whilst unemployed.

See Appendix X—2, 14–19.

"**Out of the unemployment fund.**"—See s. 92 and note thereto. It is to be observed that the Board of Trade contribution to trade unions under s. 105 is paid out of a different fund and is quite independent of any contribution made by the Board under s. 106, *q.v.* S. 105 (1)

"**Which such workmen would have received.**"—In order that a trade union paying unemployed benefits should be able to claim and refund under this section in respect of any member it must be able to show that he would have received benefit but for an arrangement made under this section, *i.e.*, that he satisfied the conditions laid down in s. 86 and regulations made under s. 91 (1) (*a*) and (*c*), and was not disqualified under s. 87. The trade union must therefore take steps to secure that an insured member shall comply with all regulations as to claims, attendance at the Labour Exchange and the like, which may be made, and should if necessary amend its rules as to unemployment benefit for the purpose.

"**In no case exceeding three-fourths.**"—The calculation is not to be based upon the amount paid in particular weeks, or to individual workmen, but upon the whole amount paid in respect of all qualified members, including the amounts paid while they were not qualified for benefit under the Act, *e.g.*, during the first week of unemployment or after their right under the Act is exhausted. But probably only workmen who were qualified under the Act during some part of the period can be taken into account, and only the amounts which they would have drawn from the fund can be repaid. It will depend on the conditions prescribed by the Board of Trade whether a trade union paying this minimum benefit is entitled to draw one-sixth of the quarter paid out of its funds as a Parliamentary contribution under section 106.

"**During that period.**"—These words occur twice in the paragraph, and in each case clearly refer back to the sentence "there shall be repaid periodically." It would appear, therefore, that a trade union settling accounts quarterly with the Board of Trade can claim in respect of an insured workman who has fulfilled the statutory conditions three-fourths of the payments made to him during the whole quarter (not being more than the benefits to which he is entitled under the Seventh Schedule, and the claim is not limited to three-fourths of the payments made during the period in which the workman's right to benefit continued. Thus if a trade union member falls out of employment a week before the commencement of the quarter, having twenty contributions to his credit, so that he is entitled to draw benefit under the Act for four weeks starting from the quarter day, a trade union which pays him 7*s.* a week for twelve weeks, starting from the first week of unemployment will be entitled to recover 28*s.* from the unemployment fund at the end of the quarter. If, however, the workman had one hundred contributions to his credit so that he might have drawn the whole 84*s.* from the unemployment fund, the trade union will be entitled to draw 63*s.* only in respect of him; and to get the whole 84*s.* must pay him benefits at a rate of not less than 9*s.* 4*d.* per week.

"**Such workmen as aforesaid.**"—*i.e.*, no doubt "workmen to whom benefit would otherwise have been paid under the Act," though

S. 105 (1) it might be taken to refer to any "workmen in an insured trade," even — though not qualified for benefit under the Act at all.

(2) The council or other governing body of any association of workmen which has made such an arrangement as aforesaid shall be entitled to treat the contributions due from any of its members to the unemployment fund under this Part of this Act, or any part thereof, as if such contributions formed part of the subscriptions payable by those members to the association, and, notwithstanding anything in the rules of the association to the contrary, may reduce the rates of subscription of those members accordingly.

"**May reduce the rates of subscription.**"—In estimating the gain to trade union funds under s. 105, it must be remembered that five-twelfths of the unemployment fund represents workmen's contributions, which trade unions may remit under this subsection; assuming therefore that no increased burden is laid upon the workman, the net gain to trade unions is 4*s.* 1*d.* in each 7*s.* of benefit, together with such further advantage as may be obtained under s. 106, *q.v.*

(3) For the purpose of determining whether a workman has exhausted his right to unemployment benefit under this Part of this Act, the amount of any sum which, but for this section, would have been paid to him by way of unemployment benefit shall be deemed to have been so paid.

(4) The Board of Trade may make regulations for giving effect to this section, and for referring to the umpire appointed under this Part of this Act any question which may arise under this section.

(5) The fact that persons other than workmen can be members of an association shall not prevent the association being treated as an association of workmen for the purposes of this section, if the association is substantially an association of workmen.

S. 106 (1) Repayments to associations who make payments to persons whether workmen in insured trade or not, whilst unemployed.

106.—(1) The Board of Trade may, with the consent of the Treasury, and on such conditions and either annually or at such other intervals as the Board may prescribe, repay out of moneys provided by Parliament to any association of persons not trading for profit the rules of which provide for payments to persons whilst unemployed, whether workmen in an insured trade or not, such part (in no case exceeding one-sixth) as they think fit, of the aggregate amount which the association has expended on such payments during the preceding year or other prescribed period, exclusive of the sum (if any) repaid to the association in respect of such period in pursuance of an arrangement under the last foregoing section, and exclusive in the case of payments which exceed twelve shillings a week of so much of those payments as exceeds that sum.

See Appendix X—2, 27–30.

"**On such conditions.**"—It is clearly necessary, in order to make the section consistent with s. 87, that one of the conditions should be that the grant shall not be paid in respect of strike pay.

"**Out of moneys provided by Parliament.**"—The unemployment fund is not in any way involved in the financing of this section, which must be regarded as a provision entirely distinct from the rest of the Statute.

"**Exclusive of any sum repaid.**"—This applies only to the sums actually repaid, and not to the expenditure in respect of which such sum was repaid under s. 105 (1), *q.v.* It is necessary under that section that a Trade Union should pay 9*s.* 4*d.* of benefit in order to receive 7*s.* from the unemployment fund. It can then, if the Board of Trade so arranges, recover also 4⅔*d.* out of general taxation under this section. The maximum sum recoverable in respect of one week's payment to any trade union member is 7*s.* 10*d.*, which can be repaid to a Trade Union paying 12*s.* benefit to a workman in an insured trade; 5*s.* 9*d.* of this sum will represent clear gain to the Union if it remits a subscription equal to the workman's contribution under this Part of this Act.

(2) No repayment shall be made under this section in respect of any period before the expiration of six months from the commencement of this Act.

Cf. s. 8 (8) and s. 84.

S. 106 (3) (3) The Board of Trade may make regulations for giving effect to this section, and for determining the mode in which questions arising under this section shall be settled.

The regulations must comply with s. 91 (3).

107.—(1) For the purposes of this Part of this Act—

The expression "workman" means any person of the age of sixteen or upwards employed wholly or mainly by way of manual labour, who has entered into or works under a contract of service with an employer, whether the contract is expressed or implied, is oral or in writing, and in relation to a person whilst unemployed means a person who, when employed, fulfilled the conditions aforesaid, but does not include an indentured apprentice;

The words of this paragraph are taken from s. 13 of the Workmen's Compensation Act, 1906 (6 Edw. 7, c. 58), with the modifications that

(1) Casual labour is not excluded.

(2) The definition is limited to those employed wholly or mainly by way of manual labour.

(3) The phrase "contract of service or apprenticeship" is altered by omitting the words "or apprenticeship."

Cf. the First Schedule, Part I (*a*), and notes under s. 1 (2).

"**Workman**" includes women who satisfy the definition. [Interpretation Act, 1889, 52 & 53 Vict. c. 63, s. 1 (2).]

The umpire has no jurisdiction to interpret these definitions or to decide who is a "workman." The jurisdiction of the umpire under s. 91 (1) (*b*) begins only when it is decided that the employee in question is a workman within the meaning of the Act.

"**Wholly or mainly by way of manual labour.**"—The Employers and Workmen Act, 38 & 39 Vict. c. 90, s. 10, includes in the definition of "workman" a person "otherwise engaged in manual labour."

The Employers' Liability Act (Vict. 43 & 44, c. 42, s. 8), 1880, refers to persons "ordinarily engaged in manual labour"; and the Workmen's Compensation Act, 1906, excepts certain persons "employed otherwise than by way of manual labour."

As to the decisions on these various words see note to Schedule I, Part II (*g*), under s. 1 (2), *supra*. S. 107 (1)

Manual work is not necessarily manual labour, *Cook* v. *N. Met. Tramways Co.* 18 Q.B.D. 683.

"**An indentured apprentice.**"—Notwithstanding the specific exception of an indentured apprentice the definition does not appear to include any apprentice whether indentured or no, since an apprentice is not under a contract of service, though the language of Cozens-Hardy, M.R., in *Simpson* v. *Ebbw Vale Colliery* (1905), K.B. 453, "apprenticeship, which is necessarily a contract of service" (at p. 461) —raises a doubt on the point; and since the effect of the section is intended to impose a charge upon the employer it must be construed strictly. Kennedy, J., in the case of *Horan* v. *Hayhoe* (1904), 1 K.B., 288, in construing the words "male servant" under the Revenue Act (32 & 33 Vict. c. 14), says:—

"It may be that an apprentice does to some extent do the class of work which would be done by a servant, but he does not do it as a servant. His relation to his employer is one of apprenticeship and not of service, and carries with it certain special incidents, and in particular that of being entitled to instruction. In the absence of a clear indication in the Act that it includes not merely a male person who is employed as a servant in one of the capacities enumerated, but also a person who is employed as an apprentice as distinguished from a servant, I think it does not cover the present case."

An apprentice is a person entirely distinct from a servant, and even though the contract of apprenticeship be defective it is not a contract of service (*R.* v. *King's Lynn*, 6 B. & C. 97). "An apprentice is a person who by contract is to be taught a trade" (per Grove, J., in *R.* v. *Laindon*, 8 T.R. 379.)

"No technical words are necessary to constitute the relation of master and apprentice" (per Lord Kenyon in *R.* v. *Ramlinson*, 1 East 531). "Where teaching on the part of the master, or learning on the part of the pauper is not the primary but only the secondary object of the parties, that will not prevent the contract being considered one of hiring and service. . . . But where teaching and learning are the principal object of the parties, though there was a service, the contract is considered to be one of apprenticeship" (per Taunton, J., in *R.* v. *Crediton*, 2 B. & A. 497). An apprentice has, however, been held to be a "servant or clerk or person employed for the purpose in the capacity of a servant or clerk," within the meaning of the Embezzlement Act, 1799. (*R.* v. *Mellish*, R. & R. 80.)

See note to *workman*, *supra*.

Contributions made by an employer on behalf of a workman shall be deemed to be contributions by the workman;

Two periods of unemployment of not less than two days each, separated by a period of not more than two days, during which the work-

S. 107 (1)

man has not been employed for more than twenty-four hours, or two periods of unemployment of not less than one week each, separated by an interval of not more than six weeks, shall be treated as a continuous period of unemployment, and the expression "continuously unemployed" shall have a corresponding meaning;

"**Continuously unemployed.**"—See s. 86 (2) and the Seventh Schedule. The effect of this definition is that a workman who in a period of eight weeks is unemployed for two separate weeks can draw benefit in respect of the second week, and two days' work during a spell of unemployment has no effect whatever upon the benefits.

Temporary work provided by a central body or distress committee under the Unemployed Workmen Act, 1905, or towards the provision of which any such central body or distress committee has contributed under that Act, shall not be deemed to be employment in an insured trade;

A workman shall not be deemed to be unemployed whilst he is following any remunerative occupation in an insured trade, or whilst he is following any other occupation from which he derives any remuneration or profit greater than that which he would derive from the receipt of unemployment benefit under this Part of this Act;

"**Remunerative occupation in an insured trade.**"—Work under a distress committee will not therefore deprive the workman of benefit unless he receives more than 7*s.* a week.

"**Remuneration.**"—"'Remuneration' means a quid pro quo. Whatever consideration a person gets for giving his services seems to me a 'Remuneration' for them. Consequently, if a person was in receipt of a payment or of a percentage, or any kind of payment which would not be an actual money payment, the amount he would receive annually in respect of this would be 'remuneration'" (per Blackburn, J.,

in *R.* v. *Postmaster-General*, 1 Q.B.D. 658, at p. 664). It appears therefore that payment made primarily from charitable motives—as to a street singer—is not remuneration. Cf. the First Schedule, Part II (*g*), under s. 1 (2), and the Second Schedule, under s. 4 (1), and notes. S. 107 (1)

"**Greater than that which he would derive.**"—Some question is likely to arise as to the method of computing remuneration or profit for the purpose of this comparison. A workman may make larger profit in parts of several days by shovelling snow than by drawing unemployment benefit, and yet make less profit in a week. It is submitted that as the rate of benefit is throughout measured by the week, the week is the proper unit of comparison.

A workman shall not, for the purposes of contributions, be deemed to be employed in any period in respect of which he receives no remuneration from his employer, notwithstanding that he continues during such period in his employment;.

A workman is not in these circumstances to be deemed to be unemployed. There are no contributions and no benefits while such employment continues; cf. case of a factory working short time during a period of distress, and see s. 94 and note thereto *supra*.

The provision will in fact apply to holidays without pay, during which it is clear that employment continues. See *Jones* v. *Ocean Coal Coy.* (1899), 2 Q.B. 124.

The expression "trade dispute" means any dispute between employers and workmen, or between workmen and workmen, which is connected with the employment or non-employment, or the terms of employment, or with the conditions of labour, of any persons, whether workmen in the employment of the employer with whom the dispute arises or not.

Cf. ss. 86, 87.

This definition is taken from the Trade Disputes Act, 1906. See note to s. 86 *supra*.

(2) In determining any question as to whether any trade in which a workman is or has been employed is an insured trade or not, regard shall be had to the

S. 107 (2) nature of the work in which the workman is engaged rather than to the business of the employer by whom he is employed.

Cf. notes to the Sixth Schedule under s. 83 *supra*.

(3) This Part of this Act shall apply to workmen employed by or under the Crown to whom this Act would apply if the employer were a private person, except to such of those workmen as are serving in an established capacity in the permanent service of the Crown, subject, however, to such modifications as may be made therein by Order in Council for the purpose of adapting the provisions of this Part of this Act to the case of such workmen.

See Appendix X—2, 37.

(4) If the Board of Trade are satisfied that any class of workmen are, having regard to their claim to pension or to the other terms of their service, in as permanent a position as that of persons serving in an established capacity in the permanent service of the Crown, the Board of Trade may exempt that class of persons from the provisions of this Part of this Act, and any persons so exempt shall not be deemed to be workmen.

"Shall not be deemed to be workmen."—The umpire is nowhere given power to decide who is a workman, and will therefore have no jurisdiction to decide who falls within an exemption under this subsection.

PART III

General

S. 108 — Provisions as to stamps.

108.—Stamps required for the purposes of this Act shall be prepared and issued in such manner as the Commissioners of Inland Revenue, with the consent of the Treasury, may direct, and the said Commissioners may, by regulations in accordance with the provisions of Part I of this Act relating to regulations by the Insurance Commissioners, provide for applying, with the necessary adaptations, as respects such stamps, all or any of the provisions (including penal provisions) of the Stamp Duties Management Act, 1891, as amended by any subsequent Act, and section sixty-five of the Post Office Act, 1908, and may with the consent of the Postmaster-General provide for the sale of such stamps through the Post-Office.

"**The Stamp Duties Management Act, 1891**" (54 & 55 Vict. c. 38), as amended by The Revenue Act, 1898 (61 and 62 Vict. c. 46, ss. 9–13), provides for the sale of stamps and for the repurchase of and allowance for unused stamps, within a period of two years, and for penalising frauds connected with stamps.

"**Section 65 of the Post Office Act, 1908,**" dealing with fictitious stamps.

Outdoor relief.

109.—In granting outdoor relief to a person in receipt of or entitled to receive any benefit under this Act, a board of guardians shall not take into consideration any such benefit, except so far as such benefit exceeds five shillings a week.

"**Outdoor relief.**"—This is precisely the same provision as is already made for out-relief in the case of members of Friendly Societies See 57 & 58 Vict. c. 25, s. 1; 4 Edw. 7, c. 32, s 1.

S. 109 — As to out-relief generally, see the Poor Law Orders, and particularly the General Consolidated Order of 1847.

Priority of claims for contributions due by bankrupt employers.

110.—(1) There shall be included among the debts which, under section one of the Preferential Payments in Bankruptcy Act, 1888, and section two hundred and nine of the Companies (Consolidation) Act, 1908, are, in the distribution of the property of a bankrupt and in the distribution of the assets of a company being wound up, to be paid in priority to all other debts, all contributions payable under this Act by the bankrupt or the company in respect of employed contributors or workmen in an insured trade during the four months before the date of the receiving order, or, as the case may be, the commencement of the winding up or the winding-up order, and those Acts shall have effect accordingly, and formal proof of the debts to which priority is given under this section shall not be required except in cases where it may otherwise be provided by rules made under the Bankruptcy Act, 1883, or the Companies (Consolidation) Act, 1908.

"**Debts . . . . to be paid in priority.**"—The other such debts are rates and taxes for twelve months last past, wages or salary of any clerk or servant for four months and up to £50, wages of any labourer or workman for two months and up to £25, and sums due under the Workmen's Compensation Act, 1906 [51 & 52 Vict. c. 62, s. 1 (1); 6 Edw. 7, c. 58, s. 5 (3); 8 Edw. 7, c. 69, s. 209 (1)]. These debts rank equally among themselves, and are entitled to be paid in full in priority to all other debts [51 & 52 Vict. c. 62, s. 1 (2); 8 Edw. 7, c. 69, s. 209 (2)].

(2) In the case of the winding up of a company within the meaning of the Stannaries Act, 1887, such contributions as aforesaid shall, if payable in respect of a miner, have the like priority as is conferred on wages of miners by section nine of that Act, and that section shall have effect accordingly.

A company within the Stannaries Act, 1887."—*i.e.* any persons or partnership body, joint stock company, etc., engaged in or formed for working mines within the stannaries of Cornwall and Devon (50 & 51 Vict. c. 43, s. 2). S. 110 (2)

"**Priority conferred on miners.**"—See s. 4 of that Act. The privilege conferred is subject in the case of a limited company to the claims of clerks, servants and labourers under the Companies Acts. set out in the note of subs. (1) hereof.

(3) This section shall not apply where a company is wound up voluntarily merely for the purposes of reconstruction or of amalgamation with another company.

(4) In the application of this section to Scotland, a reference to section three of the Bankruptcy (Scotland) Act, 1875, and the respective dates therein mentioned shall be substituted for the reference to section one of the Preferential Payments in Bankruptcy Act, 1888, and the date of the receiving order; and an Act of Sederunt under the Bankruptcy Amendment (Scotland) Act, 1856, shall be substituted for rules under the Bankruptcy Act, 1883.

(5) In the application of this section to Ireland a reference to section four of the Preferential Payments in Bankruptcy (Ireland) Act, 1889, shall be substituted for the reference to section one of the Preferential Payments in Bankruptcy Act, 1888; and a reference to general orders made under the first-mentioned Act shall be substituted for the reference to rules made under the Bankruptcy Act, 1883; and any reference to a bankrupt shall include a reference to an arranging debtor; and the reference to the receiving order shall be construed as a reference to the order of adjudication in the case of a bankrupt, or to the filing of the petition for arrangement in the case of an arranging debtor.

S. 110 (5)

Benefits to be inalienable.

111.—Every assignment of, or charge on, and every agreement to assign or charge, any of the benefits conferred by this Act shall be void, and, on the bankruptcy of any person entitled to any such benefit, the benefit shall not pass to any trustee or other person acting on behalf of his creditors

See s. 34 (2), p. 290.

Powers of inspectors

112.—(1) An inspector appointed under this Act shall, for the purposes of the execution of this Act, have power to do all or any of the following things, namely :—

(*a*) to enter at all reasonable times any premises or place, other than a private dwelling-house not being a workshop, where he has reasonable grounds for supposing that any employed contributors or workmen in an insured trade are employed ;

(*b*) to make such examination and inquiry as may be necessary for ascertaining whether the provisions of this Act are complied with in any such premises or place ;

(*c*) to examine, either alone or in the presence of any other person, as he thinks fit, with respect to any matters under this Act, every person whom he finds in any such premises or place, or whom he has reasonable cause to believe to be or to have been an employed contributor or workman in an insured trade, and to require every such person to be so examined, and to sign a declaration of the truth of the matters in respect of which he is so examined ;

(*d*) to exercise such other powers as may be necessary for carrying this Act into effect. S. 112 (1) (*d*)

"**Private Dwelling House.**"—A farm house is undoubtedly a private dwelling house. *Quære*, as to an hotel. Water supplied to an hotel is a supply for domestic purposes within the Metropolitan Water Act (*Metropolitan Water Board* v. *Avery*, 108 L.T. 602), but that fact is far from conclusive. Probably the private apartments of guests are privileged but not the kitchens, &c., of an hotel.

"**Appointed under this Act.**"—Including a Home Office or other Government inspector acting under this Act. See subs. (4) hereof. See ss. 57 (3), 89 (2). As to powers of inspectors in relation to Friendly Societies, see s. 57 (5), and note thereto.

(2) The occupier of any such premises or place and any other person employing any employed contributor or workman in an insured trade, and the servants and agents of any such occupier or other person, and any employed contributor or workman in an insured trade shall furnish to any inspector all such information and shall produce for inspection all such registers, books, cards, and other documents as the inspector may reasonably require.

(3) If any person wilfully delays or obstructs an inspector in the exercise of any power under this section or fails to give such information or to produce such documents as aforesaid, or conceals or prevents or attempts to conceal or prevent any person from appearing before or being examined by an inspector, he shall be liable on summary conviction to a fine not exceeding five pounds:

Provided that no one shall be required under this section to answer any question or give any evidence tending to incriminate himself.

The foregoing subsections, except for the exemption of a private dwelling-house, are taken almost literally from s. 119 of the Factory and Workshop Act, 1901.

(4) Where any such premises or place are

S. 112 (3) liable to be inspected by inspectors or other officers, or are under the control, of some other Government department, the Insurance Commissioners or Board of Trade may make arrangements with that other Government department for any of the powers and duties of inspectors under this section being carried out by inspectors or other officers of such other Government department, and, where such an arrangement is made, such inspectors and officers shall have all the powers of an inspector under this section.

"**Inspectors of some other Government Department.**"—The Home Office has power to inspect under the Coal Mines Regulation Acts, the Factory Acts, the Employment of Children Act, 1903, and a variety of other Acts.

The inspectors acting under these Acts have power to undertake the duties of inspection under the present Statute and also under the Truck Acts, the Elementary Education Acts, etc.

The Board of Trade has powers of inspection under the Railway Employment Act, 1900; and their inspectors under the Weights and Measures Act, 1878, have power to visit various coal mines, shops, etc. It is, however, submitted that as the duty of these latter inspectors is not to inspect the "premises or place," but only the weights and measures there used, this subsection does not apply to them.

The Board of Trade also appoints under the Merchant Shipping Act, 1894, inspectors (ss. 728-730), and medical inspectors (ss. 202-205), while all the superintendents and officers of the Board have wide powers of inspection of ships under s. 723.

(5) Every inspector shall be furnished with the prescribed certificate of his appointment, and on applying for admission to any premises for the purposes of this Act shall, if so required, produce the said certificate to the occupier.

"**Certificate.**"—See s. 57 (4).

"**Appointment.**"—See s. 57 (3), s. 89 (2).

113.—(1) Sections eighty and eighty-one of the Factory and Workshop Act, 1901, relating to the making of regulations under that Act, as set out and adapted in the Ninth Schedule to this Act, shall apply to special orders made under this Act.

(2) Before a special order (other than a special order excluding any occupation from the occupations which are to be deemed employment in an insured trade) comes into force, it shall be laid before each House of Parliament for a period of not less than thirty days during which the House is sitting, and, if either of those Houses before the expiration of those thirty days presents an address to His Majesty against the order or any part thereof, no further proceedings shall be taken thereon, without prejudice to the making of any new order.

S. 118 (1) Procedure for making special orders.

"**Special Order.**"—As to revocation or amendment of such an order see s. 40 (1) of 1913, p. 303. For draft orders see Appendix III.—B, p. 826. In cases of urgency the Joint Committee have taken power to make provisional orders under this section to come into force at once. See Appendix III.—A, 25, p. 824.

But as to Special Orders made under s. 19 of the Act of 1913, see that section *supra*, under s. 65.

NINTH SCHEDULE.

Provisions of the Factory and Workshop Act, 1901, applied to Special Orders made under this Act.

80.—(1) Before the authority empowered to make special orders make any special order under this Act, they shall publish, in such manner as they may think best adapted for informing persons affected, notice of the proposal to make the order, and of the place where copies of the draft order may be obtained, and of the time (which shall be not less than twenty-one days) within which any objection made with respect to the draft order by or on behalf of persons affected must be sent to the authority.

(2) Every objection must be in writing and state—

(*a*) the draft order or portions of draft order objected to;

(*b*) the specific grounds of objection; and

(*c*) the omissions, additions, or modifications asked for.

(3) The authority shall consider any objection made by or on behalf of any persons appearing to them to be affected which is sent to them within the required time, and they may, if they

S. 118 (2) think fit, amend the draft order, and shall then cause the amended draft to be dealt with in like manner as an original draft.

(4) Where the authority does not amend or withdraw any draft order to which any objection has been made, then (unless the objection either is withdrawn or appears to them to be frivolous) they shall, before making the order, direct an inquiry to be held in the manner hereinafter provided.

81.—(1) The authority may appoint a competent and impartial person to hold an inquiry with regard to any draft order, and to report to them thereon.

(2) The inquiry shall be held in public, and any objector and any other person who, in the opinion of the person holding the inquiry, is affected by the draft order, may appear at the inquiry either in person or by counsel, solicitor, or agent.

(3) The witnesses on the inquiry may, if the person holding it thinks fit, be examined on oath.

(4) Subject as aforesaid, the inquiry and all proceedings preliminary and incidental thereto shall be conducted in accordance with rules made by the authority.

(5) The fee to be paid to the person holding the inquiry shall be such as the authority may direct and shall be deemed to be part of the expenses of the authority in carrying this Act into effect.

(6) For the purposes of this Schedule the expression "authority" means the Insurance Commissioners or the Board of Trade, as the case may be.

"**May appoint.**"—Since, under s. 80 (3) as set out in this Schedule, the authority "shall" hold an inquiry, and since no other provision is made for such inquiry than that contained in s. 81, it follows that the authority not only may but must appoint a person to hold the inquiry.

"**Rules made by the Authority.**"—These rules are as follows :—

1.—(1) These rules may be cited as the National Health Insurance (Special Order Inquiry) Rules (England), 1912.

(2) In these Rules :—

The expression "the Act" means the National Insurance Act, 1911 :

The expression "Order" means a Draft Special Order made under Part I. of the Act.

(3) The Interpretation Act, 1889, applies to the interpretation of these Rules as it applies to the interpretation of an Act of Parliament.

2. An Inquiry with regard to an Order shall be held at such time and place as may be fixed by the person appointed by the Authority to hold the Inquiry, and not less than fourteen days' notice of the time and place so fixed shall be given and published in such manner as the person so appointed (in these Rules referred to as "the appointed

officer") thinks best suited for bringing the holding of the Inquiry to the knowledge of objectors and any other persons interested : S. 118 (2)

Provided that failure to give or to publish any such notice shall not invalidate the Inquiry or render necessary any adjournment thereof.

3. The appointed officer may adjourn the Inquiry from time to time as he thinks fit and may hold adjourned sittings at such time and place as may appear to him suitable having regard to the convenience of the persons appearing at the Inquiry.

4. The appointed officer may give such directions as he thinks necessary or proper as to the priority in which the objections to the Order shall be considered and the persons appearing at the Inquiry shall be heard.

5. If any person who has not made an objection to the Order in accordance with the provisions of the Ninth Schedule to the Act claims to be heard at the Inquiry, and is in the opinion of the appointed officer a person affected by the Order, the appointed officer may, if he thinks fit, allow that person to be heard and may in that case require him to give particulars in writing of his objection or contention, with the specific grounds thereof, and of the omission from, additions to, or modifications of, the Order which he claims should be made.

6. If the objections to the Order made by two or more objectors appearing at the Inquiry appear to the appointed officer to be the same in substance, he may select an objector whom he considers representative of the largest number of those objectors to state those objections and to call evidence (if required) in support thereof.

Any other objector may by leave of the appointed officer be heard subsequently in support of the same objections.

7. The appointed officer may stop any statement which appears to him to be irrelevant to the objection or contention under consideration or to involve unnecessary repetition or arguments already fully stated.

8.—(1) The appointed officer may at any stage of the Inquiry and upon such terms as he thinks fit allow the amendment of any statement of objection to the Order or of any statement made by a person to whom leave has been given to be heard.

(2) The appointed officer may at any time require the objector or any person to whom leave has been given to be heard to furnish to him in writing such particulars as he may think necessary or relevant in relation to the objection made or contention advanced.

9. Subject to the provisions of the Ninth Schedule to the Act and these Rules the proceedings at the Inquiry shall be conducted in such manner as the appointed officer may direct.

10. The report of the appointed officer on any Order shall be in writing signed by the officer, and shall as soon as may be after the determination of the Inquiry be sent to the Authority.

September 20th, 1912.

114.—Where, for the purposes of this Act, the age of any person is required to be proved by the production of a certificate of birth, any person shall, on presenting a written requisition in such form and containing such particulars as may be from time to time prescribed by the Local Government Board

Provisions as to birth certificates.

S. 114

for England, Scotland, or Ireland, as the case may be, and on payment of a fee of sixpence, be entitled to obtain a certified copy of the entry of the birth of that person in the birth register, under the hand of the registrar or superintendent registrar having the custody thereof, and forms for such requisition shall on request be supplied without any charge by every registrar of births and deaths and by every superintendent registrar.

"**Prescribed.**"—See Appendix VIII—2.

Provision as to marriage certificates.

35. The provisions of section one hundred and fourteen of the principal Act, which relate to certificates of birth, shall apply to certificates of marriage in like manner as they apply to certificates of birth, except that the fee shall be one shilling instead of sixpence and that the person from whom the certificate and form of requisition may be obtained shall be the registrar or superintendent registrar or other person having the care of the register in which the marriage is entered.

Short title and commencement.

115.—This Act may be cited as the National Insurance Act, 1911, and shall, save as otherwise expressly provided by this Act, come into operation on the fifteenth day of July nineteen hundred and twelve:

Provided that His Majesty in Council may, should necessity arise, substitute some subsequent date or dates not being later than the first day of January nineteen hundred and thirteen as respects the provisions of this Act relating to health insurance, and not being later than the first day of October nineteen hundred and twelve as respects the provisions of this Act relating to unemployment insurance.

1913. S. 43 (1) — Short title, construction.

43.—(1) *This Act may be cited as the National Insurance Act*, 1913, *and the principal Act and this Act may be cited together as the National Insurance Acts*, 1911 *to* 1913.

(2) *This Act shall be deemed to be part of Part I. of the principal Act, except that any provisions of this Act which supersede or amend any provisions of Part III. of the principal Act shall be deemed to be part of Part III. of the principal Act.*

(3) *This Act shall, save as otherwise expressly provided, come into operation on the first day of September nineteen hundred and thirteen or such later date or dates as the Joint Committee may by order appoint, and different days may be appointed for different purposes and different provisions of this Act, so, however, that no date later than the thirteenth day of October, nineteen hundred and thirteen, shall be appointed for the coming into operation of the provisions of this Act altering the rates of sickness or disablement benefit in respect of any class of insured persons, not later than the fifteenth day of January, nineteen hundred and fourteen, in respect of any other purpose or provision.*

(4) *The provisions of the principal Act mentioned in the Third Schedule to this Act are hereby repealed.*

THIRD SCHEDULE.

ENACTMENTS REPEALED.

Subsection (4) *of section one.*

Paragraph (a) *of subsection* (4) *of section four.*

In subsection (5) *of section eight the words* ("*and*

Third Schedule.

"at least fifty weekly contributions have been paid "by or in respect of him").

Subsection (3) *of section nine.*

Subsection (6) *of section ten.*

Proviso (*i*) *of subsection* (2) *of section twelve.*

Subsection (1) *of section eighteen, from* ("*but if in "the case of a midwife being selected*") *to the end of that subsection.*

Subsection (3) *of section forty-five.*

Section forty-nine.

Table C. in Part I. of the Fourth Schedule.

SCHEDULES.

FIRST SCHEDULE.

For notes to this Schedule see under s. 1 (2), p. 4.

PART I.

EMPLOYMENTS WITHIN THE MEANING OF PART I OF THIS ACT RELATING TO HEALTH INSURANCE.

(*a*) Employment in the United Kingdom under any contract of service or apprenticeship, written or oral, whether expressed or implied, and whether the employed person is paid by the employer or some other person, and whether under one or more employers, and whether paid by time or by the piece or partly by time and partly by the piece, or otherwise, or, except in the case of a contract of apprenticeship, without any money payment.

(*b*) Employment under such a contract as aforesaid as master or a member of the crew of any ship registered in the United Kingdom or of any other British ship or vessel of which the owner, or, if there is more than one owner, the managing owner or manager, resides or has his principal place of business in the United Kingdom.

(*c*) Employment as an outworker (that is to say, a person to whom articles or materials are given out to be made up, cleaned, washed, altered, ornamented, finished, or repaired, or adapted for sale in his own home or on other premises not under the control or management of the person who gave out the articles or materials for the purposes of the trade or business of the last-mentioned person), unless excluded by a special order made by the Insurance Commissioners, and any such order may exclude outworkers engaged in work of any class, or outworkers of any

First Schedule —

class or description specified in the order, or may defer the commencement of this Act as respects all outworkers, and the person who gave out the articles or materials shall in relation to the person to whom he gave them out, be deemed to be the employer.

(*d*) Employment in the United Kingdom in plying for hire with any vehicle or vessel the use of which is obtained from the owner thereof under any contract of bailment (or in Scotland any contract of letting to hire) in consideration of the payment of a fixed sum or a share in the earnings or otherwise, in which case the owner shall, for the purposes of Part I of this Act, be deemed to be the employer.

PART II.

EXCEPTIONS.

(*a*) Employment in the naval or military service of the Crown, including service in Officers Training Corps, except as otherwise provided in Part I of this Act.

(*b*) Employment under the Crown or any local or other public authority where the Insurance Commissioners certify that the terms of the employment are such as to secure provision in respect of sickness and disablement on the whole not less favourable than the corresponding benefits conferred by Part I of this Act.

(*c*) Employment as a clerk or other salaried official in the service of a railway or other statutory company, or of a joint committee of two or more such companies, where the Insurance Commissioners certify that the terms of employment, including his rights in such superannuation fund as is hereinafter mentioned, are such as to secure provision in respect of sickness and disablement, on the whole, not less favourable than the corresponding benefits conferred by Part I of this Act, and the person so employed is entitled to rights in a superannuation fund established by Act of Parliament for the benefit of persons in such employment, or in Ireland is entitled to rights in any such superannuation fund or in any railway superannuation fund which may be approved by the Insurance Commissioners.

(*d*) Employment as a teacher to whom the Elementary School

Teachers Superannuation Act, 1898, or a scheme under section fourteen of the Education (Scotland) Act, 1908, or the National School Teachers (Ireland) Act, 1879, applies, or in the event of any similar enactment being hereafter passed as respects teachers or any class of teachers (other than teachers in public elementary schools) as a teacher to whom such enactment applies.

(*e*) Employment as an agent paid by commission or fees or a share in the profits, or partly in one and partly in another such ways, where the person so employed is mainly dependent for his livelihood on his earnings from some other occupation, or where he is ordinarily employed as such agent by more than one employer, and his employment under no one of such employers is that on which he is mainly dependent for his livelihood.

(*f*) Employment in respect of which no wages or other money payment is made where the employer is the occupier of an agricultural holding and the employed person is employed thereon, or where the person employed is the child of, or is maintained by, the employer.

(*g*) Employment otherwise than by way of manual labour and at a rate of remuneration exceeding in value one hundred and sixty pounds a year, or in cases where such employment involves part-time service only at a rate of remuneration which, in the opinion of the Insurance Commissioners, is equivalent to a rate of remuneration exceeding one hundred and sixty pounds a year for whole-time service.

(*h*) Employment of a casual nature otherwise than for the purposes of the employer's trade or business, and otherwise than for the purposes of any game or recreation where the persons employed are engaged or paid through a club, and in such case the club shall be deemed to be the employer.

(*i*) Employment of any class which may be specified in a special order as being of such a nature that it is ordinarily adopted as subsidiary employment only and not as the principal means of livelihood.

(*j*) Employment as an outworker where the person so employed is the wife of an insured person and is not wholly or mainly dependent for her livelihood on her earnings in such employment.

(*k*) Employment as a member of the crew of a fishing vessel where the members of such crew are remunerated by shares in the profits or the gross earnings of the working of such vessel in accordance with any custom or practice prevailing at any port if

First Schedule —

a special order is made for the purpose by the Insurance Commissioners, and the particular custom or practice prevailing at the port is one to which the order applies.

(*l*) Employment in the service of the husband or wife of the employed person.

SECOND SCHEDULE.

For notes to this Schedule see under s. 4 (1), p. 29.

RATES OF CONTRIBUTION UNDER PART I OF THIS ACT RELATING TO HEALTH INSURANCE.

PART I.

Employed Rate.

In the case of men	7*d.* a week.
„ „ women	6*d.* „

Contributions by Employers and Employed Contributors.

To be paid by the employer	3*d.* a week.
„ „ contributor — Men,	4*d.* „
„ „ contributor — Women,	3*d.* „

In the case of employed contributors of either sex of the age of 21 or upwards whose remuneration does not include the provision of board and lodging by their employer, and the rate of whose remuneration does not exceed 2*s.* 6*d.* a working day, the following shall be the rates of contribution:—

Where the rate of remuneration does not exceed 1*s.* 6*d.* a working day—

	A week.
To be paid by the employer — For men,	6*d.*
„ „ women,	5*d.*
„ out of moneys provided by Parliament	1*d.*

Where the rate of remuneration exceeds 1*s.* 6*d.* but does not exceed 2*s.* a working day—

	A week.
To be paid by the employer — For men,	5*d.*
„ „ women,	4*d.*
„ „ contributor	1*d.*
„ out of moneys provided by Parliament	1*d.*

Where the rate of remuneration exceeds 2*s.* but does not exceed 2*s.* 6*d.* a working day—

	A week.
To be paid by the employer - -	For men, 4*d.* „ women, 3*d.*
„ „ contributor - - - -	3*d.*

PART II.

See s. 81 (10), p. 325.

Employment Rate in Ireland.

In the case of men - - - -	5½*d.* a week.
„ „ women - - - -	4½*d.* „

Contributions by Employers and Employed Contributors.

To be paid by the employer - - -	2½*d.* a week.
„ „ contributor -	Men, 3*d.* „ Women, 2*d.* „

In the case of employed contributors of either sex of the age of 21 or upwards whose remuneration does not include the provision of board and lodging by their employer, and the rate of whose remuneration does not exceed 2*s.* 6*d.* a working day, the following shall be the rates of contribution :—

Where the rate of remuneration does exceed 1*s.* 6*d.* a working day—

	A week.
To be paid by the employer - -	For men, 4½*d.* „ women, 3½*d.*
„ out of moneys to be provided by Parliament	1*d.*

Where the rate of remuneration exceeds 1*s.* 6*d.* but does not exceed 2*s.* a working day—

	A week.
To be paid by the employer - -	For men, 4*d.* „ women, 3*d.*
„ „ contributor - - - -	½*d.*
„ out of moneys provided by Parliament	1*d.*

Where the rate of remuneration exceeds 2*s.* but does not exceed 2*s.* 6d. a working day—

	A week.
To be paid by the employer - -	For men, 3½*d.* „ women, 2½*d.*
„ „ contributor	- - 2*d.*

THIRD SCHEDULE.

For notes to this Schedule see under s. 4 (2), p. 32

RULES AS TO PAYMENT AND RECOVERY OF CONTRIBUTIONS PAID BY EMPLOYERS ON BEHALF OF EMPLOYED CONTRIBUTORS UNDER PART I OF THIS ACT RELATING TO HEALTH INSURANCE.

Third Schedule —

(1) A weekly contribution shall be payable for each calendar week during the whole or any part of which an employed contributor has been employed by an employer: Provided that, where one weekly contribution has been paid in respect of an employed contributor in any such week, no further contribution shall be payable in respect of him in the same week, and that, where no remuneration has been received and no services rendered by an employed contributor during any such week, or where no services have been rendered by an employed contributor during any such week and the employed contributor has been in receipt of sickness or disablement benefit during the whole or any part of that week, the employer shall not be liable to pay any contribution either on his own behalf or on behalf of the contributor in respect of that week.

(2) The employer shall, except as hereinafter provided, be entitled to recover from the employed contributor the amount of any contributions paid by him on behalf of the employed contributor.

(3) Except where the employed contributor does not receive any wages or other pecuniary remuneration from the employer, the amounts so recoverable shall, notwithstanding the provisions of any Act or any contract to the contrary, be recoverable by means of deductions from the wages or other remuneration, and not otherwise; but no such deductions may be made from any wages or remuneration other than such as are paid in respect of the period or part of the period in respect of which the contribution is payable, or in excess of the sum which represents the amount of the contributions for the period (if such period is longer than a week) in respect of which the wages or other remuneration are paid.

(4) Where a contribution paid by the employer on behalf of an employed contributor is recoverable from the contributor but is not recoverable by means of deductions as aforesaid, it shall (without prejudice to any other means of recovery) be recoverable summarily as a civil debt, but no such contribution shall be recoverable unless proceedings for the purpose are instituted within three months from the date when the contribution was payable.

(5) Where the contributor is employed by more than one employer in any calendar week, the first person employing him in that week or such other employer or employers as may be prescribed shall be deemed to be the employer for the purposes of the provisions of Part I of this Act relating to the payment of contributions and of this schedule.

(6) Regulations of the Insurance Commissioners may provide that in any cases or classes of cases where employed contributors work under the general control and management of some person other than their immediate employer, such as the owner, agent, or manager of a mine or quarry, or the occupier of a factory or workshop, such person shall, for the purposes of the provisions of Part I of this Act relating to the payment of contributions and of this schedule, be treated as the employer, and may provide for allowing him to deduct the amount of any contributions (other than employer's contributions) which he may become liable to pay from any sums payable by him to the immediate employer and for enabling the immediate employer to recover from the employed contributors the like sums and in the like manner as if he were liable to pay the contributions.

(7) Where the contributor is not paid wages or other money payments by his employer or any other person, the employer shall be liable to pay the contributions payable both by himself and the contributor, and shall not be entitled to recover any part thereof from the contributor.

(8) Notwithstanding any contract to the contrary, the employer shall not be entitled to deduct from the wages of or otherwise to recover from the contributor the employer's contribution.

(9) Any sum deducted by any employer from wages or other remuneration under this schedule shall be deemed to have been entrusted to him for the purpose of paying the contribution in respect of which it was deducted.

(10) The Insurance Commissioners may, by regulations, provide

Third Schedule

that in the case of outworkers the contributions to be paid may be determined by reference to the work actually done, instead of by reference to the weeks in which work is done, and any such regulations may apply to all trades or to any specified classes or branches of trades, and may determine the conditions to be complied with by employers who adopt such a system of payment of contributions.

(11) For the purposes of this schedule the expression "calendar week" means the period from midnight on one Sunday to midnight on the following Sunday.

FOURTH SCHEDULE.

BENEFITS UNDER PART I OF THIS ACT RELATING TO HEALTH INSURANCE.

PART I.

Rates of Benefits.

TABLE A.—*Ordinary Rates.*

For notes to this Table see under s. 8 (2), p. 52.

Sickness benefit: for men, the sum of 10*s.* a week throughout the whole period of twenty-six weeks; for women, the sum of 7*s.* 6*d.* a week throughout the whole period of twenty-six weeks.

Disablement benefit: the sum of 5*s.* a week for men and women alike.

TABLE B.—*Reduced Rates in the case of Unmarried Minors.*

For notes to this Table see under s. 9 (1), p. 61.

Sickness benefit—for males, the sum of 6*s.* a week during the first thirteen weeks and the sum of 5*s.* a week during the second thirteen weeks.

for females, the sum of 5*s.* a week for the first thirteen weeks and the sum of 4*s.* a week for the second thirteen weeks.

Disablement benefit—for females, the sum of 4*s.* a week.

TABLE C.—*Reduced Rates for Persons over Fifty in certain cases.*

Repealed by the Act of 1913.

TABLE D.—*Rates and Conditions for Married Women.*

For notes to this Table see under s. 44 (2) (*b*), p. 171.

Sickness benefit: during the first thirteen weeks, the sum of 5*s.* a week; during the second thirteen weeks, 3*s.* a week.

Disablement benefit: the sum of 3*s.* a week.

Sickness benefit and disablement benefit shall not be payable during the two weeks before and four weeks after confinement, except in respect of a disease or disablement neither directly nor indirectly connected with childbirth.

PART II.

For notes to this Part of the Schedule see under s. 8 (1) (*f*), p. 50.

Additional Benefits.

(1) Medical treatment and attendance for any persons dependent upon the labour of a member.

(2) The payment of the whole or any part of the cost of dental treatment.

(3) An increase of sickness benefit or disablement benefit in the case either of all members of the society or of such of them as have any children or any specified number of children wholly or in part dependent upon them.

(4) Payment of sickness benefit from the first, second, or third day after the commencement of the disease or disablement.

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(5) The payment of a disablement allowance to members though not totally incapable of work.

(6) An increase of maternity benefit.

(7) Allowances to a member during convalescence from some disease or disablement in respect of which sickness benefit or disablement benefit has been payable.

(8) The building or leasing of premises suitable for convalescent homes and the maintenance of such homes.

(9) The payment of pensions or superannuation allowances whether by way of addition to old age pensions under the Old Age Pensions Act, 1908, or otherwise.

(10) The payment, subject to the prescribed conditions, of contributions to superannuation funds in which the members are interested.

(11) Payments to members who are in want or distress including the remission of arrears whenever such arrears may have become due.

(12) Payments for the personal use of a member who, by reason of being an inmate of a hospital or other institution, is not in receipt of sickness benefit or disablement benefit.

(13) Payments to members not allowed to attend work on account of infection.

(14) Repayment of the whole or any part of contributions thereafter payable under Part I of this Act by members of the society or any class thereof.

Part III.

For notes to this Part of this Schedule see under s. 44 (2), p. 172.

Benefits for Married Women who do not become Voluntary Contributors at reduced Rates.

Payment of the sum of 5*s.* a week on confinement during a period not exceeding four weeks on any one occasion.

Payments during any period of sickness or distress, subject to regulations made by the Insurance Commissioners and to the discretion of the society or committee administering the benefit.

FIFTH SCHEDULE.

For notes to this Schedule see under s. 10 (2), p. 67.

REDUCTION OR POSTPONEMENT OF SICKNESS BENEFIT AND WHERE CONTRIBUTIONS ARE IN ARREAR.

TABLE.

(1) Where the Arrears amount to	(2) Rates of Sickness Benefit.	
	Men.	Women.
	s. d.	s. d.
4 contributions a year on average	9 6	7 3
5 " " " -	9 0	7 0
6 " " " -	8 6	6 9
7 " " " -	8 0	6 6
8 " " " -	7 6	6 3
9 " " " -	7 0	6 0
10 " " " -	6 6	5 9
11 " " " -	6 0	5 6
12 " " " -	5 6	5 3
13 " " " -	5 0	5 0
For both Men and Women.	5s. 0d., commencing 5th day after commencement of illness.	
	" "	6th " "
	" "	7th " "
	" "	8th " "
	" "	9th " "
	" "	10th " "
	" "	11th " "
	" "	12th " "
	" "	13th " "
	" "	14th " "

Notes.

Where the insured person is, by virtue of any of the provisions of Part I of this Act, other than those relating to arrears, entitled to sickness benefit at a rate lower than the full rate, this Table shall have effect as if the entries in the first column were so shifted down that the first entry therein was set opposite the entry in the second column next below the entry specifying the rate of sickness benefit to which the insured person is entitled.

When the rate of sickness benefit during the first thirteen weeks to which the insured person is entitled is, by virtue of any of the

Fifth Schedule

provisions of this Act, other than those relating to arrears, less than 5*s.* a week, this Table shall have effect as if such lower rate were therein substituted for the rate of 5*s.* a week.

This Schedule is in effect repealed by s. 8 of 1913 and regulations to be made thereunder.

SIXTH SCHEDULE.

For notes to this Schedule see under s. 84, p. 339.

LIST OF INSURED TRADES FOR THE PURPOSES OF PART II OF THIS ACT RELATING TO UNEMPLOYMENT INSURANCE.

(1) Building; that is to say, the construction, alteration, repair, decoration, or demolition of buildings, including the manufacture of any fittings of wood of a kind commonly made in builders' workshops or yards.

(2) Construction of works; that is to say, the construction, reconstruction, or alteration of railroads, docks, harbours, canals, embankments, bridges, piers or other works of construction.

(3) Shipbuilding; that is to say, the construction, alteration, repair or decoration of ships, boats or other craft by persons not being usually members of a ship's crew, including the manufacture of any fittings of wood of a kind commonly made in a shipbuilding yard.

(4) Mechanical engineering, including the manufacture of ordnance and firearms.

(5) Ironfounding, whether included under the foregoing headings or not.

(6) Construction of vehicles; that is to say, the construction, repair, or decoration of vehicles.

(7) Sawmilling (including machine woodwork) carried on in connection with any other insured trade or of a kind commonly so carried on.

SEVENTH SCHEDULE.

For notes to this Schedule see under s. 84, p. 343.

RATES AND PERIODS OF UNEMPLOYMENT BENEFIT.

In respect of each week following the first week of any period of unemployment, seven shillings, or such other rates as may be prescribed either generally or for any particular trade or any branch thereof:

Seventh Schedule

Provided that, in the case of a workman under the age of eighteen, no unemployment benefit shall be paid while the workman is below the age of seventeen, and while the workman is of the age of seventeen or upwards but below the age of eighteen, unemployment benefit shall only be paid at half the rate at which it would be payable if the workman was above the age of eighteen.

No workman shall receive unemployment benefit for more than fifteen or such other number of weeks as may be prescribed either generally or for any particular trade or branch thereof within any period of twelve months, or in respect of any period less than one day.

No workman shall receive more unemployment benefit than in the proportion of one week's benefit for every five contributions paid by him under this Act:

Provided that for the purpose of the foregoing paragraph—

(*a*) in the case of a workman who satisfies the Board of Trade that he is over the age of twenty-one and has habitually worked at an insured trade before the commencement of this Act, there shall be deemed to be added to the number of contributions which he has actually paid five contributions for each period of three months or part of such period during which he has so worked before the commencement of this Act, up to a maximum of twenty-five contributions; and

(*b*) where, owing to the fact that the wages or other remuneration of a workman are paid at intervals greater than a week, or for any other like reason contributions are paid under Part II of this Act in respect of any workman at intervals greater than a week, that workman shall be entitled to treat each of such contributions as so many contributions as there are weeks in the period for which the contribution has been paid.

Any time during which a workman is, under Part II of this Act, disqualified for receiving unemployment benefit shall be excluded in the computation of periods of unemployment under this schedule.

A period of unemployment shall not be deemed to commence till the workman has made application for unemployment benefit in such manner as may be prescribed.

The power conferred by this schedule on the Board of Trade

Seventh Schedule —

to prescribe rates and periods of unemployment benefit shall not be exercised so as to increase the rate of benefit above eight shillings per week or reduce it below six shillings per week, or to increase the period of unemployment benefit above fifteen weeks, or to alter the proportion which the period of benefit bears to the number of contributions paid, except by rules confirmed by an order made in accordance with the provisions of this Act relating to special orders.

EIGHTH SCHEDULE.

For notes to this Schedule see under s. 85 (2), p. 346.

Contributions for the purposes of Part II of this Act relating to Unemployment Insurance.

Rates of Contribution from Workmen and Employers.

From every workman employed in an insured trade for every week he is so employed - - -	2½*d.*
From every employer by whom one or more workmen are employed in an insured trade, in respect of each workman, for every week he is so employed	2½*d.*

Provided that, in the case of a workman below the age of eighteen, 1*d.* shall be substituted for 2½*d.* as the contribution from the workman and from the employer, but, for the purpose of reckoning the number of contributions in respect of such a workman except as regards the payment of unemployment benefit before he reaches the age of eighteen, the 1*d.* shall be treated as two-fifths of a contribution.

Every such period of employment of less than a week shall, for the purposes of this schedule, be treated as if it were employment for a whole week, except that, where the period of employment is two days or less, the contributions both of the employer and of the workman shall be reduced to one penny if the period does not exceed one day and to twopence if it exceeds one day; and, in such case, in reckoning the number of contributions under Part II of this Act and the schedules therein referred to, contributions at such reduced rates shall be treated as two-fifths or four-fifths of a contribution as the case may require.

NINTH SCHEDULE.

For notes to this Schedule see under s. 113, p. 397.

PROVISIONS OF THE FACTORY AND WORKSHOP ACT, 1901, APPLIED TO SPECIAL ORDERS MADE UNDER THIS ACT.

Ninth Schedule

80.—(1) Before the authority empowered to make special orders make any special order under this Act, they shall publish, in such manner as they may think best adapted for informing persons affected, notice of the proposal to make the order, and of the place where copies of the draft order may be obtained, and of the time (which shall be not less than twenty-one days) within which any objection made with respect to the draft order by or on behalf of persons affected must be sent to the authority.

(2) Every objection must be in writing and state—

(*a*) the draft order or portions of draft order objected to;

(*b*) the specific grounds of objection; and

(*c*) the omissions, additions, or modifications asked for.

(3) The authority shall consider any objection made by or on behalf of any persons appearing to them to be affected which is sent to them within the required time, and they may, if they think fit, amend the draft order, and shall then cause the amended draft to be dealt with in like manner as an original draft.

(4) Where the authority do not amend or withdraw any draft order to which any objection has been made, then (unless the objection either is withdrawn or appears to them to be frivolous) they shall, before making the order, direct an inquiry to be held in the manner hereinafter provided.

81.—(1) The authority may appoint a competent and impartial person to hold an inquiry with regard to any draft order, and to report to them thereon.

(2) The inquiry shall be held in public, and any objector and any other person who, in the opinion of the person holding the inquiry, is affected by the draft order, may appear at the inquiry either in person or by counsel, solicitor, or agent.

(3) The witnesses on the inquiry may, if the person holding it thinks fit, be examined on oath.

Ninth Schedule

(4) Subject as aforesaid, the inquiry and all proceedings preliminary and incidental thereto shall be conducted in accordance with rules made by the authority.

(5) The fee to be paid to the person holding the inquiry shall be such as the authority may direct and shall be deemed to be part of the expenses of the authority in carrying this Act into effect.

(6) For the purposes of this schedule, the expression "authority" means the Insurance Commissioners or the Board of Trade, as the case may be.

NATIONAL INSURANCE ACT, 1913.

[3 & 4 GEO. 5 CH. 37.]

An Act to amend Parts I. and III. of the National Insurance Act, 1911. [15th August 1913.] A.D. 1913.

BE it enacted by the King's most Excellent Majesty, by and with the advice and consent of the Lords Spiritual and Temporal, and Commons, in this present Parliament assembled, and by the authority of the same, as follows :—

Provision of additional money by Parliament. 1 & 2 Geo. 5. c. 55.

1.—(1) In addition to the moneys which under Part I. of the National Insurance Act, 1911 (in this Act referred to as the "principal Act"), are required to be contributed out of moneys provided by Parliament towards defraying the cost of any of the benefits conferred by Part I. of that Act or the expenses of administration of any of those benefits or otherwise for the purposes of that Act, there shall be contributed out of moneys provided by Parliament towards such costs expenses and purposes, such additional sums as Parliament may from time to time determine, and the provisions of the principal Act as to the manner in which the cost of benefits and the expenses of administration are to be defrayed shall be construed as applying only to the balance of such cost and expenses after such additional sums have been applied for the purposes for which they have been provided. (Operative on September 1st. *See* p. 27.)

(2) Any additional sums so contributed for the purpose of medical benefit shall be applicable towards the payment of medical attendance and treatment of members of societies who are not insured persons mentioned in paragraph (*e*) of subsection (2) of section fifteen of the principal Act as amended by this Act in like manner and to the like extent as if such medical attendance and treatment were medical benefit. (Operative on January 12th, *See* p. 27.)

A.D. 1913.

Extension of time for taking advantage of Act.

2.—(1) If a person not having been previously insured becomes an employed contributor before the thirteenth day of October nineteen hundred and thirteen, the rate of sickness benefit to which he is entitled shall not be reduced by reason only that he did not become an employed contributor within one year after the commencement of the principal Act, notwithstanding that at the time of becoming an employed contributor he is of the age of seventeen or upwards, and accordingly subsection (4) of section nine, and subsection (5) of section fifty-five, of the principal Act shall have effect, and shall be deemed always to have had effect, as if "sixty-five weeks" were therein substituted for "one year."

(2) The period within which a person may enter into insurance as a voluntary contributor at the rate referred to in subsection (1) of section five of the principal Act shall be extended to the twelfth day of October nineteen hundred and thirteen, and accordingly proviso (*a*) to subsection (1) of section five and subsection (3) of section fifty-five of the principal Act shall have effect, and shall be deemed always to have had effect, as if "sixty-five weeks" were therein substituted for "six months." (Operative on September 1st, 1913. *See* p. 41.)

Abolition of reduction of benefits in certain cases.

3.—(1) The rate of sickness benefit shall not be reduced in the case of an insured person who became an employed contributor within one year after the commencement of the principal Act by reason that at the date of so becoming an employed contributor he was of the age of fifty years or upwards, and accordingly subsection (3) of section nine and Table C in Part I. of the Fourth Schedule to the principal Act shall be repealed. (Operative on October 13th, 1913. *See* p. 62.)

(2) Part I. of the principal Act shall apply to persons who at the commencement of the principal Act were of the age of sixty-five or upwards and under the age of seventy, and to persons who have since the commencement of the principal Act attained or may hereafter attain the age of sixty-five in like manner as it applies to other persons, and accordingly subsection (4) of section one, paragraph (*a*) of subsection (4) of section four, and section forty-nine of the principal Act shall be repealed. (Operative on October 13th, except as to medical and sanatorium benefit, which begins on January 12th.)

Provided that a person who is of the age of sixty-five or upwards at the time of entering into insurance shall not be entitled to medical benefit after he attains the age of seventy, unless the number of weekly contributions paid by or in respect of him exceeds twenty-six. (*See* p. 59.)

(3) The Insurance Commissioners may make such regulations as they may consider necessary for providing, in the case of any

such classes as aforesaid, for the transition from the provisions of the principal Act affecting them to the provisions of that Act as amended by this section. [Operative at the passing of the Act (Interpretation Act, 1859, s. 37). *See* p. 268.] A.D. 1913.

4. Paragraph (*b*) of subsection (3) of section one of the principal Act shall have effect as if there were added thereto "or, being of the age of sixty or upwards, show to the satisfaction "of the Insurance Commissioners that they have ceased to be "insurable as employed contributors," and, where any persons who by virtue of this section are entitled to become voluntary contributors become such contributors, the rate of contribution payable by them shall continue to be the employed rate. (Operative on September 1st, 1913. *See* p. 24.) Insured persons.

5. After paragraph (*b*) of subsection (1) of section two of the principal Act which relates to exemptions, the following paragraph shall be added :— Exemptions.

"(*c*) Ordinarily and mainly dependent for his livelihood on the earnings derived by him from an occupation which is not employment within the meaning of this Part of this Act." (Operative on September 1st, 1913. *See* p. 25.)

6. There shall be added to Part I. of the First Schedule to the principal Act, which specifies the classes of employment which is employment within Part I. of the principal Act, the following paragraph :— Employment within meaning of principal Act.

(*e*) Employment under any local or other public authority except such as may be excluded by special order. (Operative on October 1st, 1913. *See* p. 15.)

7.—(1) Where an employed contributor who is a member of an approved society pays to the society such part of any arrears which have accrued due by or in respect of him during any period of unemployment as would have been payable otherwise than by the employer had he continued in employment, the part which would have been so payable by the employer shall be excused, and the amount of the member's arrears shall be reduced accordingly. Arrears of contributions.

For the purpose of calculating the parts which would have been payable by the employer and otherwise than by an employer had an employed contributor continued in employment, the rate of his remuneration shall be deemed to exceed two shillings and sixpence a working day, unless he proves to the satisfaction of the society that his usual rate of remuneration was two shillings and sixpence a working day or less, in which case his rate of remuneration shall be deemed to be such usual rate.

A.D. 1913.

(2) Where in any year a society, or, in the case of a society with branches, a branch of a society, proves to the satisfaction of the Insurance Commissioners that the total number of weekly contributions which accrued due as arrears during the preceding year in respect of all its members who were employed contributors exceeded the standard number (that is to say, three weekly contributions for every such member) then, for the purpose of recouping to the society the loss it will suffer, there shall be paid to the society, or to the society on behalf of the branch, as the case may be, out of the sums retained by the Insurance Commissioners for discharging their liabilities in respect of reserve values, the prescribed amount for every week by which the standard was so exceeded, but not exceeding the total amount so excused as aforesaid:

Provided that, if the aggregate amount so payable in any year exceeds one hundred thousand pounds, the excess shall be paid out of moneys provided by Parliament.

(3) The Insurance Commissioners may make regulations for carrying this section into effect. (Operative on January 12th, 1914. *See* p 70.)

Reduction, &c., of benefits on account of arrears.

8. Subject to the provisions of subsection (4) of section ten of the principal Act, insured persons who are in arrear shall be liable to such reduction, postponement or suspension of benefits as may be prescribed so, however, that any such reduction, postponement or suspension of benefit shall be approximately equivalent to the value of the loss occasioned by the failure to pay the contributions in arrear, and the provisions of the principal Act regulating the reduction, postponement and suspension of benefits on account of arrears shall cease to have effect, and the regulations of the Insurance Commissioners may prescribe the time within which, and the conditions under which, arrears may be paid up. (Operative on January 12th, 1914. *See* p. 65.)

Benefits of exempted persons.

9.—(1) Regulations made by the Insurance Commissioners under subsection (4) of section four of the principal Act shall provide for applying the contributions paid in respect of persons who hold certificates of exemption in providing medical benefit and sanatorium benefit for such persons and the cost of the administration of such benefits, and such persons shall, if they fulfil such conditions as may be imposed by those regulations, become entitled to medical benefit and sanatorium benefit as if they were members of approved societies, and the provisions of the principal Act and this Act with respect to the payment and administration of those benefits (including those relating to the application of moneys provided by Parliament towards the cost of those benefits and the expenses of the administration thereof) shall, subject to

any modifications, adaptations, and exceptions contained in the regulations, apply accordingly: A.D. 1913.

Provided that—

(*a*) The conditions so imposed shall not require payment of upwards of twenty-six weekly contributions before the person becomes entitled to such benefits;

(*b*) where the total income from all sources of any such person exceeds one hundred and sixty pounds a year, he shall be required to make his own arrangements for receiving medical attendance and treatment, and subsection (3) of section fifteen of the principal Act shall apply accordingly.

(2) This section shall apply to persons in Ireland with this modification, that the benefits to be provided shall be such as may be specified in a scheme framed by the Irish Insurance Commissioners, but the sum to be contributed out of moneys provided by Parliament towards the cost of those benefits and the administration thereof shall be the same as if the benefits were benefits to insured persons. (Operative on Sept. 1st, 1913. *See* p. 38.)

Medical benefit.

10.—(1) No voluntary contributor whose total income from all sources exceeds one hundred and sixty pounds a year shall be entitled to receive medical benefit, but in that case the weekly contribution which would otherwise be payable by him shall be reduced by one penny. (Operative on Sept. 1st, 1913. *See* p. 94.)

(2) Paragraph (*e*) of subsection (2) of section fifteen of the principal Act shall extend to members of societies other than such friendly societies as are mentioned in that paragraph who were at the date of the passing of the principal Act entitled as such members to medical attendance and treatment in like manner and subject to the like conditions as it applies to members of such friendly societies. (Operative on January 12th, 1914. *See* p. 90.)

Alternative arrangements for the panel system.

11. If the Insurance Commissioners are satisfied that the insured persons or any considerable proportion of them within an area, or part of an area, are not receiving satisfactory medical treatment under the panel system, the Commissioners may authorise the insurance committee to make, or may themselves make, such other arrangements as will secure to insured persons within the area or part such better medical service as is practicable having regard to the funds available for the purpose, or arrangements whereunder insured persons within the area, or part of the area, may be required to make their own arrangements for receiving medical attendance and treatment, including medicines and appliances, and whereunder the insurance committee or the Insurance Commissioners undertake to pay the cost of such

A.D. 1913. medical attendance and treatment upon such scale as they may determine with the approval of the Commissioners so calculated that the medical attendance and treatment so secured shall be of a quality not inferior to that provided under the panel system. (Operative on September 1st, 1913. *See* p. 92.)

Sickness benefit.

12.—(1) So much of subsection (5) of section eight of the principal Act as requires the payment of fifty contributions between two periods of disease or disablement in order to prevent the one being treated as a continuation of the other shall cease to have effect.

(2) At the end of the same subsection the following provision shall be added—

"Where by virtue of subsection (1) of section eleven of this Act a part only of sickness benefit has been paid to an insured person, he shall, for the purposes of this subsection, be treated as having been in receipt of sickness benefit for a period bearing the same proportion to the whole period in respect of which such part benefit was paid to him as that part bears to the whole benefit, and the period so resulting shall be deemed to have been continuous and to have expired on the last day of the incapacity in respect of which the partial benefit was paid." (Operative on October 13th, 1913. *See* p. 56.)

Amendment of paragraph (*c*) of s. 8 (1) of principal Act.

13. Paragraph (*c*) of subsection (1) of section eight of the principal Act shall have effect as if for the words "commencing from the fourth day after being so rendered incapable of work" there were substituted the words "commencing on the fourth day of such incapacity," and for the purposes of that paragraph as so amended a day on which the incapacitated person was prevented by the incapacity from doing any effective work shall be treated as a day of incapacity, but a Sunday shall not be so treated, unless the incapacitated person would but for the incapacity have worked on that day. (Operative on October 13th, 1913. *See* p. 47.)

Maternity benefit.

14.—(1) Maternity benefit shall in every case be the mother's benefit, but, where the benefit is payable in respect of the husband's insurance, the wife's receipt, or his receipt, if authorised by her, on her behalf, shall be a sufficient discharge to the society or committee, and, where the benefit is paid to the husband, he shall pay it to the wife, and in subsection (1) of section eighteen of the principal Act for the words "treated as a benefit for her husband, and shall be administered in cash or otherwise by the approved society of which he is a member" there shall be substituted the words "administered in the interests of the mother and child in cash or otherwise by the approved society of which the husband is a member." (Operative on January 12th, 1914. *See* p. 109.)

(2) At the end of subsection (1) of section eighteen of the principal Act the following words shall be inserted: A.D. 1913.

"Where a woman who is an employed contributor is the wife, or, if the child is a posthumous child, the widow, of an insured person, then—

(*a*) if her husband is, or was at the date of his death, a member of an approved society, and by reason of an insufficient number of contributions having been paid by or in respect of him, or on account of arrears, no maternity benefit is payable in respect of his insurance, she shall, on her confinement, be entitled to receive in respect of her own insurance such sum as she would have been entitled to receive if he had not been an insured person; and

(*b*) If her husband is, or was at the date of his death, a deposit contributor, and by reason of an insufficient number of contributions having been paid by or in respect of him or of the insufficiency of the sum standing to his credit in the Deposit Contributors Fund, no maternity benefit or a sum less than the full maternity benefit is payable in respect of his insurance, she shall, on her confinement, be entitled to receive, in respect of her own insurance, such sum as, with the sum (if any) payable in respect of her husband's insurance, is equal to the sum she would have been entitled to receive if he had not been an insured person." (Operative on October 17th, 1913. *See* p. 111).

(3) Where a woman confined of a child is herself an insured person and is a married woman or, if the child is a posthumous child, a widow, she shall, in lieu of any sickness or disablement benefit to which she may be entitled under subsection (6) of section eight of the principal Act, be entitled to receive a maternity benefit from the society of which she is a member or the insurance committee, as the case may be, in addition to any maternity benefit to which she may be otherwise entitled in respect of her husband's or her own insurance, and every approved society and insurance committee shall make rules to the satisfaction of the Insurance Commissioners requiring any woman in respect of whom any such sum in payable in respect of her own insurance to abstain from remunerative work during a period of four weeks after her confinement. (Operative on January 12th, 1913. *See* p. 58.)

(4) So much of subsection (1) of section eighteen of the principal Act as provides that if a duly-qualified medical practitioner is summoned in pursuance of the rules made under the Midwives Act, 1902, the prescribed fee shall, subject to regu- 2 Edw. 7. c. 17.

A.D. 1913. lations made by the Insurance Commissioners, be recoverable as part of the maternity benefit, shall cease to have effect.

Amendment of s. 12 of principal Act.

15.—(1) Section twelve of the principal Act shall have effect as though proviso (1) to subsection (2) of that section were omitted therefrom, and any sum which, but for the provisions of that section, would have been payable to any person on account of sickness, disablement, or maternity benefit, if and so far as it is not paid or applied in accordance with the provisions of that section while the person to or in respect of whom it would have been payable is an inmate of any workhouse, hospital, asylum, convalescent home, or infirmary, may, if the society or committee administering the benefit thinks fit, be applied in the provision of any surgical appliances required for the person or otherwise for his benefit after he ceases to be an inmate, or, if it is not so expended, shall be paid in cash to the person after leaving the institution, in a lump sum or in instalments as the society or committee thinks fit, and, where any sum which apart from section twelve of the principal Act would have been payable on account of sickness benefit has been paid or applied under that section as amended by this section, it shall be treated as a payment in respect of sickness benefit for the purpose of determining the rate and duration of that benefit. (Operative on October 13th, 1913. *See* p. 79.)

(2) Proviso (ii) to subsection (2) of section twelve of the principal Act shall have effect as if for the words "both on account "of sickness or disablement benefit and on account of maternity "benefit" there were substituted the words "both on account of "maternity benefit payable in lieu of sickness or disablement "benefit and on account of maternity benefit not so payable," and for the words "which would otherwise be payable on account "of maternity benefit" there were substituted the words "which "would otherwise be payable on account of such last-mentioned "maternity benefit." (Operative on January 12th, 1914. *See* p. 79.)

Provisions as to societies having members in more than one part of the United Kingdom.

16.—(1) So much of subsection (3) of section eighty-three of the principal Act as provides that the regulations made under that subsection shall require that in the case of a society or branch which has amongst its members persons resident in England, Scotland, Ireland, and Wales, or any two or any three of such parts of the United Kingdom, the members in each such part shall, for the purposes of Part I. of the principal Act relating to valuations, surpluses, deficiencies, and transfers, be treated as if they formed a separate society, is hereby repealed:

Provided that, where the joint committee are satisfied, on representations made within six months after the passing of this Act, that the members of any such society resident in a part of

the United Kingdom other than that in which the registered office of the society is situated desire that they shall be treated as if they formed a separate society, the members of the society resident in that part shall, for the purposes aforesaid, continue to be so treated, and the joint committee in the exercise of their powers under this proviso shall in each case consult with the Commissioners for the part of the United Kingdom in question and hold an inquiry, or, where in their opinion the wishes of members cannot otherwise be properly ascertained, cause a poll to be taken in the prescribed manner.

(2) A society shall not be required to be approved in respect of any part of the United Kingdom other than that in which its registered office is situated by reason of the fact that among its members are persons for the time being resident in that part of the United Kingdom, but a society shall not admit as a member any person resident at the time of admission in any part of the United Kingdom in respect of which the society is not an approved society.

(3) A society which has received approval for more than one part of the United Kingdom may relinquish approval for any part or parts other than that in which its registered office is situate, if it satisfies the joint committee that it fulfils one or other of the following conditions:—

(i) that none of its members are resident in the parts of the United Kingdom in respect of which approval is proposed to be relinquished; or

(ii) that any members who are so resident were at the time when they were admitted to membership of the society resident in a part of the United Kingdom in which the society will remain an approved society.

For the purposes of this provision, admission to membership of a society means admission to membership whether for the purposes of Part I. of the principal Act or for any other purposes of the society, and in the case of a society which is a separate section of another society includes admission to membership of that other society.

(4) Where any members of a society reside in a part of the United Kingdom in respect of which the society is not an approved society, the provisions of subsection (2) of section eighty of the principal Act, which relate to payments into and out of the Scottish National Health Insurance Fund, and the corresponding provisions of the principal Act relating to the Irish and Welsh National Health Insurance Funds, shall apply as if those members resided in the part of the United Kingdom in which the registered office of the society is situated or, in the case of a society with branches, in which the registered office of the branch of which they are members is situated.

A.D. 1913. This subsection shall apply as respects the members of a branch of a society resident in a part of the United Kingdom other than that in which the registered office of the branch is situated, notwithstanding that the society is approved for that part, unless the joint committee, on the application of the society, otherwise determine, but no branch to which the said provisions apply shall admit as a member of the branch any person resident at the time of admission in any part of the United Kingdom other than that in which the registered office of the branch is situated.

(5) For the purposes of facilitating adjustments in respect of persons removing from Ireland to Great Britain or from Great Britain to Ireland, the transfer values and reserve values of persons resident in Ireland shall be calculated as if they were resident in Great Britain, and, where any member of an approved society is at the time of attaining the age of seventy resident in Ireland, the prescribed part of his transfer value shall be carried by the society of which he is a member to a separate account and dealt with in such manner as may be prescribed. (Operative on September 1st, 1913. *See* p. 333.)

Variation in rules of approved societies.

17. Where the executive body of a society show to the satisfaction of the commissioners that it is of importance to the society that the rules of the society should be amended or varied immediately, but that, owing to the requirements of the rules the amendments or variation cannot be made without delay or without the authority of a meeting of the society, or some committee, or delegate body, and that that meeting cannot be held without undue delay or expense, the Commissioners may, on the application of the executive body, authorise the variation or amendment if rendered necessary by the passing of this Act to come into force immediately, and continue in force until the delay required has elapsed, or until the time at which the meeting would in ordinary course have been held, and, where the rules require the sanction of a special general meeting, the Commissioners may authorise the substitution of the sanction of the annual general meeting. (Operative on September 1st, 1913. *See* p. 123.)

Provisions as to associations.

18. An approved society may join and remain in an association for the purposes of section thirty-nine of the principal Act notwithstanding that the number of its members for the purposes of Part I. thereof is less than fifty or more than five thousand, and, in calculating for the purposes of that section the number of persons who are such members, no account shall be taken of members who by reason of marriage are suspended from receiving ordinary benefits and are not special voluntary contributors or who are not insured persons. (Operative on September 1st, 1913. *See* p. 154.)

A.D. 1913.

Special provisions as to casual and intermittent employment.

19.—(1) The Insurance Commissioners may, by special order, modify the principal Act in its application to persons whose employment is of a casual or intermittent nature, and the employers of such persons, and any such order may apply either generally or to any one or more particular trades or industries or branches thereof and either generally or in any one or more particular localities, and, where any such order is restricted to a particular trade or industry or branch thereof in a particular locality, it may extend to other persons if employed in the same class of employment as the persons to whom the order primarily relates.

(2) The order may make provision as to the amount of the employed rate and the contributions payable by the employer and by the employed contributor respectively, and the payment, recovery and collection of such contributions in such manner, in such proportions, and in respect of such periods as may be specified in the order, and for the apportionment amongst employers of the amounts payable by employers, and may modify and adapt the provisions of the principal Act accordingly, so however that the employer's contributions shall not exceed sixpence nor the employed contributor's contributions fourpence (or in the case of a woman threepence) in any week, nor, if the contributions are payable day by day, shall the employed contributor's contribution for any day exceed one penny.

(3) The provisions of the principal Act as to the laying of regulations before both Houses of Parliament and the proceedings consequent thereon shall apply to special orders made under this section in lieu of the provisions contained in subsection (2) of section one hundred and thirteen of the principal Act:

Provided that, in lieu of the inquiry as regards any draft order under the said section one hundred and thirteen, there shall be substituted for the purposes of this section an inquiry to be held by one or more competent and impartial persons to be appointed by the Lord Chancellor on the demand (made in the prescribed manner) of the person making the objection to the draft order. (Operative on September 1st, 1913. *See* pp. 276 and 399.)

Woman of British nationality married to an alien.

20.—(1) Subsection (3) of section forty-five of the principal Act shall be amended so as to read as follows:—

"An insured woman who, having been a British subject before marriage, has ceased to be a British subject by reason of marriage with a person not being a British subject, shall not be subject to the provisions of this section." (Operative on October 13th, 1913. *See* p. 181.)

A.D. 1913.

(2) Where the wife of an alien insured person, being a person subject to the provisions of section forty-five of the principal Act, was before marriage a British subject, the maternity benefit payable in respect of his insurance shall, subject to regulations to be made by the Insurance Commissioners, be increased by two-sevenths, and the amount of such increase shall be paid out of moneys provided by Parliament. Operative on January 12th, 1914. *See* p. 181.)

Special provision for aliens.

21. Subsection (4) of section forty-five of the principal Act shall have effect as if after the words "approved society" where they first occur there were inserted the words "or which amalgamates with or transfers its engagements to an approved society or which proves to the satisfaction of the Insurance Commissioners that it has organised, either solely or jointly with other bodies, an approved society for the benefit of its members." (Operative on October 13th, 1913. *See* p. 181.)

Extension of s. 46 of the principal Act to warrant officers of marines, &c.

22. For the purposes of section forty-six of the principal Act, "marine" includes every warrant officer of marines, except Royal Marine gunners, and "soldier" does not include a soldier who has not been finally accepted for service. (Operative on October 6th, 1913. *See* p. 182).

Provisions as to the mercantile marine.

23.—(1) In section forty-eight, subsection (1) of the principal Act, the following proviso shall be inserted:—

"Provided that, in respect of that part of such period as aforesaid during which the owner of the ship is not liable to pay wages to the master, seaman, or apprentice so suffering from disease or disablement, sickness benefit may be paid in whole or part if such master, seaman, or apprentice has dependants, and was serving on a home-trade ship, and the benefit so paid shall be paid to, or applied for the relief or maintenance of, such dependants in such manner as the society or committee by which the benefit is administered, after consultation whenever possible with the master, seaman, or apprentice thinks fit." (Operative on September 1st, 1913. *See* p. 206.)

(2) The rules of the Seamen's National Insurance Society may notwithstanding anything in subsections (4) and (8) of section forty-eight of the principal Act, provide for the admission to the society of masters, seamen, and apprentices to the sea service or sea-fishing service who are entitled to be or become voluntary contributors, and for allowing a member who leaves the sea service and who is or continues to be a voluntary contributor to remain a member of the society. (Operative on September 1st, 1913. *See* p. 211.).

A.D. 1913.

Amendment of s. 51 of principal Act.

24. In subsection (1) of section fifty-one of the principal Act, for the words:—

"Where the managers of any institution carried on for charitable or reformatory purposes prove that the persons who are inmates of and supported by the institution—"

there shall be substituted the following words, namely:—

"Where the managers of any institution carried on for charitable or reformatory purposes prove that the persons who for such purposes are inmates of the institution." (Operative on September 1st, 1913. *See* p. 218.)

Power to treat all employees of an employer as being remunerated at normal rate.

25.—(1) Where it appears to the Insurance Commissioners that the persons employed by any employer or group of employers in any class or classes of work are in general in receipt of a rate of remuneration which, although liable to fluctuation, is normally within any of the limits hereinafter mentioned, the Commissioners may, by a special order, declare that all the persons employed by that employer or group of employers in that class or those classes of work shall, for the purposes of the principal Act, but subject to any exceptions contained in the order, be treated as if they were constantly in receipt of the normal rate of remuneration, notwithstanding that those persons or any of them may in any week in fact receive a higher or lower rate of remuneration.

(2) The limits referred to in this section are—

(*a*) A rate not exceeding one shilling and sixpence a working day;

(*b*) A rate exceeding one shilling and sixpence but not exceeding two shillings a working day;

(*c*) A rate exceeding two shillings but not exceeding two shillings and sixpence a working day. (Operative on September 1st, 1913. *See* p. 31.)

Employers in case of outworkers.

26. The Insurance Commissioners may, by a special order, provide that as respects any outworkers or any class of outworkers specified in the order the person specified in the order shall, for the purposes of Part I. of the principal Act, be deemed to be the employer. (Operative on September 1st, 1913. *See* p. 14.)

Decision of disputes.

27.—(1) Any dispute between an approved society and any person as to whether that person is or was at any date a member of that society for the purposes of Part I. of the principal Act, shall be decided in like manner as a dispute between an approved society and an insured person who is a member thereof, and any dispute between two or more approved societies or between an approved society and an insurance committee or between two or more insurance committees, shall be decided in like manner as a

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dispute between an insured person and an insurance committee, and section sixty-seven of the principal Act shall apply accordingly. (Operative on September 1st, 1913. *See* p. 283.)

(2) If any question arises as to the person who is the employer of an employed contributor, the question shall be determined in like manner as a question in paragraph (*a*) of section sixty-six of the principal Act, and that section shall apply accordingly. (Operative on September 1st, 1913. *See* p. 278.)

Extension of powers of Commissioners to make regulations.

28. The Insurance Commissioners may make regulations with respect to all or any of the matters specified in the First Schedule to this Act, and the regulations may contain such incidental, supplemental, and consequential provisions as appear necessary for modifying and adapting the provisions of the principal Act to the provisions of the regulations and otherwise for the purpose of the regulations. (Operative at the passing of the Act (Interpretation Act, 1887, s. 37. *See* p. 268.)

Joint committee and Insurance Commissioners.

29.—(1) Regulations made by the Treasury under section eighty-three of the principal Act may incorporate the joint committee constituted under that section.

(2) All documents issued before the commencement of this Act by the joint committee, either alone or jointly with any of the bodies of Insurance Commissioners appointed for the purposes of Part I. of the principal Act, shall be deemed to have been validly issued if issued under a seal purporting to be the seal of the joint committee, or under the hands of any four or more of the members of the committee countersigned by the secretary or clerk to the joint committee. (*See* p. 332.)

31 & 32 Vict. c. 37. 45 & 46 Vict. c. 9.

(3) The Documentary Evidence Act, 1868, as amended by the Documentary Evidence Act, 1882, shall apply to each of the said several bodies of Insurance Commissioners, and to the said joint committee, as if each of those bodies and the joint committee were included in the first column of the schedule to the first-mentioned Act, and the chairman or any other member or the secretary or clerk, or any person authorised to act on behalf of the secretary or clerk, of the body or committee, were mentioned in the second column of that schedule, and as if the regulations referred to in those Acts included any document issued by any of those bodies or that committee. (*See* p. 237.)

(4) This section shall come into operation on the passing of this Act.

Insurance committees.

30.—(1) Every insurance committee constituted or to be constituted under section fifty-nine subsection (1) of the principal Act shall be a body corporate by the name of the insurance committee for the borough (or county) of , and every such insurance committee shall have perpetual

succession and a common seal, and may sue and be sued, and (subject to the consent in every case of the Insurance Commissioners) have power and authority (without any license in mortmain) to take, purchase, and hold land for the purposes of the principal Act and this Act. (Operative on September 1st, 1913. *See* p. 245.) A.D. 1913.

(2) At least one woman shall be on every sub-committee formed by an insurance committee for dealing with the administration of any benefit, and section fifty-nine of the principal Act shall be varied accordingly. (Operative on September 1st, 1913. *See* p. 244.)

Expenses of insurance committees.

31.—(1) In addition to any allowances for travelling expenses which may be paid under subsection (2) of section sixty-one of the principal Act, an insurance committee may pay to the members of the committee subsistence allowance and compensation for loss of remunerative time in accordance with a scheme prepared by the committee and approved by the Insurance Commissioners, and there shall be paid out of moneys provided by Parliament towards the expenses of an insurance committee under such scheme such sum (if any) as the Insurance Commissioners with the consent of the Treasury, may determine so, however, that the aggregate amount so paid shall not exceed thirty thousand pounds in any one year.

(2) After the words "Provided that, if the special circumstance of any county" in subsection (2) of section sixty-one of the principal Act, there shall be added the words "or county borough."

(3) An insurance committee may pay as general expenses incurred by them in the execution of their duties any sum, not exceeding ten pounds in any one year, as a subscription to the funds of any association of insurance committees whose objects are approved by the Insurance Commissioners, as well as any reasonable expenses of the attendances of representatives, not exceeding in any case four, at meetings of such associations, on a scale to be approved by the Commissioners. (Operative on September 1st, 1913. *See* p. 249.)

Consultation with practitioners who have entered into agreements with insurance committees.

32. Where it is made the duty of an insurance committee under the provisions of this Act or of the principal Act, or of regulations made thereunder, to ascertain, in respect of any matter affecting the administration of medical benefit in the area, the opinions and wishes of the medical practitioners who have entered into agreements with the insurance committee for the attendance and treatment of insured persons whose medical benefit is administered by the committee, they shall do so through a committee appointed by such practitioners in accordance with regulations made by the Insurance Commissioners, and such

A.D. 1913. committee shall perform such duties and shall exercise such powers as may be determined by the Insurance Commissioners, and in any area in which within six months of the time of the passing of this Act no local medical committee has been recognised under the provisions of section sixty-two of the principal Act, a committee elected in the manner hereinbefore provided may be recognised as the local medical committee for that area. (Operative on October 13th, 1913. *See* p. 251.)

Committees elected by persons, &c., supplying drugs and medicines.

33.—(1) In every county or county borough there shall be elected, in accordance with regulations made by the Insurance Commissioners, by the persons, firms, and bodies corporate, who have agreed to supply drugs, medicines, and appliances to insured persons whose medical benefit is administered by the committee, a local committee, and it shall, subject to regulations made by the Insurance Commissioners, be consulted by the insurance committee on all general questions affecting the supply of drugs, medicines, and appliances to insured persons, and shall perform such duties and exercise such powers as may be determined by the Insurance Commissioners.

(2) The insurance committee, if requested so to do by any committee elected by the medical practitioners who have entered into agreement with the insurance committee for the attendance and treatment of insured persons whose benefit is administered by the insurance committee, and if requested by the local committee elected in manner provided by the last foregoing subsection, may be authorised by the Insurance Commissioners out of moneys available for the provision of medical benefit within the area to allot to, and for the administrative expenses of, each of the said committees, respectively, such a sum not exceeding one penny in all in respect of each insured person entitled to obtain medical attendance and treatment from the practitioners who have entered into agreement with the insurance committee as may be determined by the insurance committee with the consent of the Commissioners. (Operative on October 13th, 1913. *See* p. 253.)

Offences and legal proceedings.

34.—(1) If any employer deducts, or attempts to deduct, from the wages or other remuneration of an employed contributor the whole or any part of the employer's contribution, as defined in the Second Schedule to the principal Act, he shall be guilty of a contravention of the provisions of Part I. of the principal Act.

(2) Every person who buys, takes in exchange, or takes in pawn from any insured person, or any person acting on his behalf, on any pretence whatever, any insurance card or insurance book shall be liable on summary conviction to a fine not exceeding ten pounds.

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(3) The time within which proceedings may be taken under subsection (2) of section sixty-nine of the principal Act against an employer charged with an offence of failing or neglecting to pay any contribution in respect of an employed contributor shall be one year from the date of the commission of the alleged offence, and where an employer has been convicted of such an offence then, if notice of the intention to do so is served with the summons or warrant, evidence may be given of failure or neglect on the part of the employer to pay other contributions in respect of that employed contributor during the year preceding the date when the information was laid, and on proof of such failure or neglect the employer shall be liable to pay to the Insurance Commissioners a sum equal to the total amount of all the contributions which he is so proved to have failed or neglected to pay. (Operative on September 1st, 1913. *See* p. 289; and as to the retrospective effect of subsection (3) *see R.* v. *Dharma*; 74, L. J. K. B. 450.)

Provision as to marriage certificates.

35. The provisions of section one hundred and fourteen of the principal Act, which relate to certificates of birth, shall apply to certificates of marriage in like manner as they apply to certificates of birth, except that the fee shall be one shilling instead of sixpence and that the person from whom the certificate and form of requisition may be obtained shall be the registrar or superintendent registrar or other person having the care of the register in which the marriage is entered. (Operative on September 1st, 1913. *See* p. 400.)

Change of name of Post Office Fund.

36. The special fund constituted under section forty-two of the principal Act shall be known as "Deposit Contributors Fund," and, consequently, references in the principal Act and documents issued thereunder to the Post Office Fund shall be construed as references to the Deposit Contributors Fund.

Exemption of documents from stamp duty.

37. Stamp duty shall not be chargeable upon the documents in connection with business under Part I. of the principal Act, specified in the Second Schedule to this Act. (Operative on September 1st, 1913. *See* p. 300.)

Power to take evidence on oath.

38. Where, under any provision of the principal Act or any regulations made thereunder, the Insurance Commissioners are required or authorised to hold, or to appoint any committee or person to hold an inquiry, the witnesses shall, if the Commissioners think fit, or if any one of the parties so demand, be examined on oath, and the committee or person appointed to hold an inquiry shall have power to administer oaths for the purpose. (Operative on September 1st, 1913. *See* p. 232.)

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Agreements with Metropolitan Asylums Boards.

39. Notwithstanding anything in any Act, it shall be lawful for the managers of the Metropolitan Asylums district, with the sanction of the Local Government Board, to enter into agreements with any county council or county borough council or, with the consent of the county council, with any authority in a county, for the reception of insured persons and their dependants, suffering from tuberculosis or any such other disease as the Local Government Board, with the approval of the Treasury, may appoint under section eight of the principal Act, into hospitals or sanatoria provided by the managers, and for this purpose the managers shall not be deemed to be a poor law authority. Any such agreements may provide that the cost of the treatment of the patients so received, or some part thereof, shall be borne otherwise than as provided by section eighty of the Public Health (London) Act, 1891.

54 & 55 Vict. c. 76.

Revocation and amendment of orders and extension of time for making orders under s. 78 of principal Act.

40.—(1) Any order or special order made under the principal Act or this Act may be revoked, varied, or amended by an order or special order made in like manner as the original order.

(2) The time, within which the powers of the Insurance Commissioners to make orders under section seventy-eight of the principal Act may be exercised, shall be extended to the thirty-first day of December nineteen hundred and fourteen. (Operative on September 1st, 1913. *See* p. 302.)

Special provisions as to Scotland.

41.—(1) For the purpose of providing institutions for the treatment of tuberculosis or any such other disease as the Local Government Board for Scotland, with the approval of the Treasury, may appoint, a county council in Scotland shall have power to borrow in terms of the Local Government (Scotland) Act, 1889, on the security of the general purposes rate, as supplied by section eighty of the principal Act, such sums as may be required, and shall have power to acquire, purchase, or take on lease any land; and the provisions of section five of the Local Government (Scotland) Act, 1908, shall apply accordingly as if the principal Act and this Act were specified therein. (*See* p. 317.)

52 & 53 Vict. c. 50.

8 Edw. 7 c. 62.

(2) Expenses of a district committee defrayed out of the public health general assessment within the district in pursuance of an agreement under the principal Act or this Act, or in the exercise of any power of dealing with tuberculosis or such other disease as aforesaid as an infectious disease, shall not be reckoned in any calculation as to the statutory limit of that assessment. (*See* p. 314.)

(3) A county council in Scotland that has been authorised by the Board to provide an institution in terms of section sixty-four subsection (2) of the principal Act shall have the same powers of

providing treatment for all persons suffering from tuberculosis or such other disease as aforesaid as are possessed by local authorities under the Public Health (Scotland) Act, 1897, for the treatment of infectious diseases. (*See* p. 313.)

A.D. 1913. — 60 & 61 Vict. c. 38.

(4) At the end of subsection (4) of section eighty of the principal Act, the following shall be added:—

"And provided further that, for the purposes of subsection (3) of section sixty-four of this Act, relating to the provision of sanatoria, burghs and police burghs so held to be within the county may receive direct representation in groups or otherwise, on any joint committees, joint boards, or other bodies thereby constituted, in such manner as may be determined by the Board."

(*See* p. 308.)

(5) All proceedings for any contravention of, or non-compliance with, any of the provisions of Part I. or of Part III., so far as relating to matters under Part I. of the principal Act or this Act, or the regulations made thereunder, shall in Scotland be instituted and carried on under the provisions of the Summary Jurisdiction (Scotland) Acts, and may be taken at the instance of the procurator fiscal or of the Scottish Insurance Commissioners. (*See* p. 312.)

(6) Where an employer in Scotland has failed or neglected to pay any contributions which, under Part I. of the principal Act, he is liable to pay in respect of an employed contributor, the amount which he has so failed or neglected to pay shall be a debt due from the employer to the Commissioners, and shall be recoverable by the Commissioners summarily as a civil debt: Provided that the powers conferred by this section on the Commissioners shall be deemed to be in supplement of and nowise in restriction of the powers conferred upon them or upon members of approved societies by the principal Act. (*See* p. 312.)

(7) The reference in this Act to the Lord Chancellor shall, as respects Scotland, be construed as a reference to the Lord President of the Court of Session. (*See* p. 315. The whole of this section comes into operation on September 1st, 1913.)

Special provisions as to Wales.

42.—(1) Where the area of an insurance committee making an arrangement under subsection (1) of section sixteen of the principal Act is situate in Wales, the Welsh Insurance Commissioners shall be substituted for the Local Government Board as the authority whose approval is required under that subsection for the purpose of enabling that committee to enter into such an arrangement.

(2) The council of a county or county borough in Wales may agree with King Edward the Seventh's Welsh National Memorial Association to make such annual or other payments, subject to

A.D. 1913. such conditions and for such periods as may be approved by the Welsh Insurance Commissioners, and any expenses incurred under this subsection shall, in the case of a county council, be defrayed in like manner as expenses under subsection (2) of section sixty-four of the principal Act, and, in the case of a county borough council, as part of their expenses incurred in the execution of the Public Health Acts. (Operative on September 1st, 1913. *See* p. 33.)

Short title, construction.

43.—(1) This Act may be cited as the National Insurance Act, 1913, and the principal Act and this Act may be cited together as the National Insurance Acts, 1911 to 1913.

(2) This Act shall be deemed to be part of Part I. of the principal Act, except that any provisions of this Act which supersede or amend any provisions of Part III. of the principal Act shall be deemed to be part of Part III. of the principal Act.

(3) This Act shall, save as otherwise expressly provided, come into operation on the first day of September nineteen hundred and thirteen or such later date or dates as the Joint Committee may by order appoint, and different days may be appointed for different purposes and different provisions of this Act, so, however, that no date later than the thirteenth day of October, nineteen hundred and thirteen, shall be appointed for the coming into operation of the provisions of this Act altering the rates of sickness or disablement benefit in respect of any class of insured persons, nor later than the fifteenth day of January, nineteen hundred and fourteen, in respect of any other purpose or provision.

(4) The provisions of the principal Act mentioned in the Third Schedule to this Act are hereby repealed. (*See* p. 401.)

SCHEDULES.

FIRST SCHEDULE.

MATTERS WITH RESPECT TO WHICH REGULATIONS MAY BE MADE.

(A) The manner and conditions in and upon which the following matters may be carried into effect:— Section 28.

(i) The amalgamation for the purposes of Part I. of the principal Act of any two or more approved societies, or of an approved society with a society which is not an approved society, or of any two or more branches of an approved society:

(ii) The transfer by an approved society of its engagements under Part I. of the principal Act, or of such of those engagements as relate to members resident in a particular part of the United Kingdom, to any other approved society which undertakes to fulfil these engagements, and the transfer from one branch to one or more other branches or to the society of such engagements as aforesaid.

(iii) The financial adjustments to be made on any such amalgamation or transfer.

(B) The manner and conditions in and upon which the dissolution of approved societies may be carried into effect, and for that purpose providing for the valuation of the assets and liabilities of dissolved societies under Part I. of the principal Act, and the reduction (either permanently or temporarily), in the event of a deficiency being disclosed, of the rates of benefits payable to members and the periods during which those benefits or any of them are payable, and for the establishment of a special fund to which contributions of such members are to be paid, and out of which their benefits are to be paid, and the application, subject to the prescribed modifications adaptations and exceptions, to such fund and the members thereof, of the provisions of Part I.

A.D. 1913. of the principal Act relating to approved societies and the membership of and transfer to and from approved societies.

(C) Authorising the Commissioners to withdraw approval from a society on account of maladministration of its affairs under the principal Act in cases where it appears expedient in the interests of the members of the society to do so.

(D) The crediting or variation (whether by way of increase or decrease) and cancellation of reserve values.

(E) Applying to the Navy and Army Insurance Fund and to members of that fund such of the provisions of the principal Act as amended by this Act, relating to approved societies and to membership of and transfer to and from approved societies, as the Commissioners think necessary for facilitating admissions to and transfer from the fund and for the proper administration of the fund, and for continuing the right to payment of maternity benefit out of that fund until the man is transferred to an approved society or becomes a deposit contributor, and for extending any of the provisions of subsection (3) of section forty-six of the principal Act to seamen, soldiers, and marines who are not members of an approved society.

(F) For enabling the sums required to be paid or credited in any year to insurance committees under subsection (1) of section sixty-one of the principal Act, instead of being paid or credited at the commencement of the year, to be paid or credited at such time or times and in such instalments and in such manner and proportions as may, with the consent of the Treasury, be prescribed.

(G) Enabling approved societies and insurance committees, and, in the case of persons entitled to benefits out of the Navy and Army Insurance Fund, the Admiralty or Army Council, to appoint a person to exercise on behalf of any insured person of unsound mind any right of election which that person is, under Part I. of the principal Act, entitled to exercise, and to appoint a person to receive on behalf and for the benefit of such person any sums by way of benefit which would otherwise have been payable to him.

SECOND SCHEDULE.

Section 37. 1. Draft, or order, or receipt given by or to an approved society, or branch, or insurance committee in respect of money payable in pursuance of Part I. of the principal Act, or of the rules of the society or branch.

2. Letter or power of attorney granted by any person as trustee for the transfer of any money of an approved society, or branch, or insurance committee invested in his name in the public funds.

3. Bond or other security given to, by, or on account of an approved society or branch, or by the treasurer or other official thereof. A.D. 1913.

4. Appointment or revocation of appointment of agent, or other document required or authorised by or in pursuance of Part I. of the principal Act, or by the rules of an approved society or branch.

5. Agreement entered into between an approved society or branch and an insurance committee in regard to medical benefit under Part I. of the principal Act.

THIRD SCHEDULE.

Enactments Repealed.

Section 43.

Subsection (4) of section one (as from 13th October, 1913).

Paragraph (*a*) of subsection (4) of section four (as from 13th October, 1913).

In subsection (5) of section eight the words ("and at least "fifty weekly contributions have been paid by or in respect of "him") (as from 13th October, 1913).

Subsection (3) of section nine (as from 13th October, 1913).

Subsection (6) of section ten (as from 12th January, 1914).

Proviso (i) of subsection (2) of section twelve.

Subsection (1) of section eighteen, from ("but if in the case of "a midwife being selected") to the end of that subsection (as from 1st September, 1913).

Subsection (3) of section forty-five (as from 13th October, 1913).

Section forty-nine (as from 13th October, 1913).

Table C. in Part I. of the Fourth Schedule (as from 13th October, 1913).

APPENDIX 1

REGULATIONS OF THE TREASURY

APPENDIX I.—1.

JOINT COMMITTEE

S. 83.

1. These regulations may be cited as the National Insurance (Joint Committee) Regulations, 1912.

2.—(1) Expressions used in these Regulations have the same meaning as in Part I of the National Insurance Act, 1911 (in these Regulations called "the Act") and

"The several bodies of Commissioners" means the Insurance Commissioners, the Scottish Insurance Commissioners, the Irish Insurance Commissioners, and the Welsh Insurance Commissioners, appointed for the purposes of Part I of the Act, or such one or more of such bodies as in any particular case may be concerned.

"The Joint Committee" means the Joint Committee of the several bodies of Commissioners to be constituted under section 83 of the Act.

"Part of the United Kingdom" means England, Scotland Ireland, or Wales.

(2) The Interpretation Act, 1889, shall apply to the interpretation of these Regulations in like manner as it applies to the interpretation of an Act of Parliament.

3.—(1) The Joint Committee shall consist of—

(*a*) the chairmen for the time being of the several bodies of Commissioners (who shall be *ex officio* members of such committee);

(*b*) such other members (if any) of each such body as the Treasury shall from time to time by warrant appoint;

(*c*) so many and such other persons (not exceeding two in number) as the Treasury shall in like manner appoint, and

(*d*) a chairman to be appointed by the Treasury in like manner.

(2) The Treasury may from time to time by warrant appoint any member of the Joint Committee to be vice-chairman thereof, and such vice-chairman shall preside at any meeting of the Joint Committee which the chairman shall be unable to attend. If both the chairman and vice-chairman are absent, the members present at the meeting shall elect from among themselves a chairman for that meeting.

(3) If the chairman of any of the several bodies of Commissioners shall be unable to attend at any meeting of the Joint Committee, the deputy chairman of that body or, if he is unable to attend, such other member of that body as the body shall appoint, shall for the purpose of such meeting be a member of the Joint Committee in his place.

(4) At every meeting of the Joint Committee four shall form a quorum and every member present shall have one vote, but in case of an equality of votes, the chairman of the Joint Committee or, in his absence, the vice-chairman (if present), shall have a casting vote.

(5) Subject as aforesaid, the Joint Committee may regulate the procedure of its meetings and the manner in which and the times at which meetings are to be called.

4. The Joint Committee may, under subsection (2) of section 83 of the Act, make such financial adjustments as may be necessary between the several funds under the control and management of the several bodies of Commissioners, and shall exercise alone the power conferred by subsection (3) of that section of making regulations as to the valuation of societies and branches which have amongst their members persons resident in more than one part of the United Kingdom.

5. For the purposes of the provisions of the Act relating to contributions, the Joint Committee shall exercise jointly with the several bodies of Commissioners the following powers, namely:—

(*a*) under subsection (1) of section 4 and subsection (1) of section 5 of the Act, the power of prescribing the intervals at which contributions payable in respect

of employed contributors and voluntary contributors respectively are to be payable.

(*b*) under paragraph (4) of section 4 of the Act, the power of prescribing the account to which contributions which an employer is liable to pay under that subsection are to be carried and the manner in which the same are to be dealt with.

(*c*) under section 7 of the Act, the power of making regulations for matters incidental to the payment and collection of contributions.

(*d*) under paragraph (5) of the Third Schedule to the Act, the power of prescribing the employer or employers who shall be deemed to be the employer for the purposes of the provisions of Part I of the Act relating to the payment of contributions and of that Schedule in cases where a contributor is employed by more than one employer in any calendar week.

(*e*) under paragraph (6) of the said Third Schedule the power of making regulations with reference to the cases and classes of cases of employment referred to in that paragraph.

(*f*) under paragraph (10) of the said Third Schedule, the power of making regulations providing for the determination of the contributions to be paid in the case of outworkers by reference to the work actually done.

6. For the purposes of section 10 of the Act (which relates to insured persons whose contributions are in arrears), the Joint Committee alone shall exercise the power:—

(*a*) of prescribing the manner in which a sum credited to an approved society in respect of an insured person who is suspended from all benefits under subsection (1) of that section is to be calculated, the account to which such sum is to be carried, and the manner in which the same is to be dealt with.

(*b*) of prescribing under subsection (3) of that section the proportionate reduction of benefits to which a voluntary contributor who is in arrears is to be liable.

(*c*) of prescribing under subsection (7) of that section the manner in which the average amount of arrears for the purposes of that section is to be calculated.

7. For the purposes of section 15 and paragraph (*d*) of section 42 of the Act (which relate to medical benefit) the Joint Committee shall exercise jointly with the several bodies of Commissioners the following powers, namely:—

(*a*) under subsection (1) of section 15, the power to make regulations governing arrangements for administering medical benefit.

(*b*) under paragraph (*b*) of subsection (2) of section 15, the power of removing names from the list of medical practitioners and of prescribing the inquiry to be made before such removal is effected.

(*c*) the power of dispensing with the necessity of the adoption of such system as is mentioned in subsection (2) of section 15 and of authorising Insurance Committees to make other arrangements and of approving such arrangements and the power of making arrangements or of suspending the right to medical benefit in manner mentioned in that subsection.

(*d*) under subsection (5) of section 15, the power to make regulations governing arrangements for the supply of drugs, medicines, and appliances.

(*e*) under paragraph (*b*) of subsection (5) of section 15, the power of determining whether the inclusion or continuance of a person, firm, or body corporate in such list as is mentioned in that subsection would be prejudicial to the efficiency of the service.

(*f*) under paragraph (i) of the lastly mentioned subsection, the power of dispensing with the necessity of the adoption of such system as in that subsection is mentioned and of authorising Insurance Committees to make other arrangements and of approving such arrangements.

(*g*) under paragraph (ii) of the lastly mentioned subsection, the power to make regulations permitting arrangements to be made by Insurance Committees with medical practitioners for the supply of drugs or medicines to insured persons.

(*h*) under subsection (6) of section 15, the power of determining, in default of agreement between an approved society and an Insurance Committee, the sum to be paid in any year to such Committee in respect of medical benefit and the cost of administration thereof.

(*i*) under paragraph (*d*) of section 42, the power of consenting to any determination by an Insurance Committee of the sum payable in any year in respect of deposit contributors for the purposes of the cost of medical benefit.

8.—(1) For the purposes of the provisions of the Act relating to approved societies, the Joint Committee alone shall, in the case of any society and any separate section of a society which has among its members insured persons resident in more than one part of the United Kingdom, exercise the following powers, namely:—

(*a*) the power of approving and of withdrawing approval, and, where approval has been withdrawn from a society, of making provision with respect to members thereof who are insured persons.

(*b*) the power of approving any scheme submitted under section 25 of the Act.

(*c*) if the Joint Committee shall so require, the powers given by section 26 of the Act of determining what security is sufficient to be given, of dispensing with security, of varying the amount of security, and of consenting to a substitution of securities.

(*d*) the power of approving rules providing for any of the matters mentioned in subsection (1) of section 27 of the Act.

(*e*) under section 28 of the Act the power of consenting to the secession or withdrawal of branches, of approving any provision made by a seceding or withdrawing branch for the transfer of such of its members as are insured persons, of sanctioning the dissolution of societies and branches, and of approving, in the case of a branch which it is proposed to expel, any provision made with respect to any members thereof who are insured persons.

(2) The power of prescribing the character of the constitution which a society not registered or established under any Act of Parliament or by Royal Charter must have before it can be approved by the several bodies of Commissioners or the Joint Committee shall be exerciseable by the Joint Committee alone.

(3) Where a society or separate section of a society has been approved by the body of Commissioners concerned, and such approval has not been withdrawn, such society or section may apply to the Joint Committee for its approval, and the Joint Committee may grant the same, and thereafter the society or section shall, but without prejudice to any subsequent withdrawal of approval, continue to be an approved society notwithstanding that it subsequently have among its members insured persons resident in more than one part of the United Kingdom.

9. For the purposes of the provisions of the Act relating to the accounts and valuations of and surpluses and deficiencies shown by approved societies and branches of approved societies, the Joint Committee alone shall exercise the following powers, namely:—

(*a*) under subsection (1) of section 35 of the Act, the power of prescribing the form in which the books and accounts under Part I of the Act of such societies and branches are to be kept and of requiring such societies and branches to render returns.

(*b*) under section 36 of the Act, the power of appointing the times at which and of prescribing the basis on which valuations of the assets and liabilities arising under Part I of the Act of such societies and branches are to be made.

(*c*) under subsection (2) of section 38 of the Act, the power of prescribing the manner in which the capitalised value of levies and diminution of benefits is to be ascertained;

and the Joint Committee shall exercise jointly with the several bodies of Commissioners the following powers, namely:—

(i) under section 37 of the Act, the power of sanctioning schemes for distributing additional benefits out of any such surplus;

(ii) under section 38 of the Act, the power of sanctioning schemes for making good any such deficiency.

Provided that, in exercising the powers mentioned in paragraphs (i) and (ii) hereof, the Joint Committee shall be concerned only with the actuarial soundness of such schemes.

10. For the purposes of section 44 of the Act (which relates to married women) the Joint Committee alone shall exercise the following powers, namely:—

(*a*) under subsection (1) of that section, the power of making regulations subject to which a married woman ceasing to be suspended from receiving the ordinary benefits under that subsection is for the purposes of those benefits to be treated as if she had not previously been an insured person.

(*b*) under subsection (10) of that section, the power of prescribing the manner in which transfer values are to be calculated for the purposes of that section.

(*c*) under subsection (12) of that section, the power of prescribing the adjustments to be made under that subsection.

11. For the purposes of section 48 of the Act (which relates to the mercantile marine) the Joint Committee alone shall exercise the following powers, namely—

(*a*) under subsection (5) of that section, the power of approving any scheme prepared by the Board of Trade for the management of the affairs of the Seamen's National Insurance Society.

(*b*) under subsection (7) of that section, the power of approving, with the Board of Trade, any scheme prepared by the committee of management under that subsection.

(*c*) under subsection (12) of that section, the power of prescribing the modifications subject to which the

provisions of Part I of the Act relating to the administration of medical benefit and sanatorium benefit are to apply in the case of members of the Seamen's National Insurance Society.

12. (1) The Joint Committee alone shall exercise the following powers relating to financial matters, namely—

(*a*) under subsection (4) of section 54 of the Act, the power of prescribing the rate per annum at which interest is to be credited to the Post Office fund and to the Navy and Army Insurance Fund.

(*b*) under subsection (1) of section 56 of the Act, the power of making regulations with respect to crediting and debiting sums to the several societies and as to the payments to be made by and to the Commissioners to and by societies, the power of prescribing the rate per annum at which interest is to be credited to societies, the power of receiving notices from societies, and the power of prescribing the modifications subject to which the regulations made under that subsection are to apply to a society giving such notice.

(*c*) under subsection (4) of section 56 of the Act, the power of prescribing the manner in which sums received by way of interest or dividend on investments are to be applied by approved societies.

(2) The Joint Committee shall exercise jointly with the several bodies of Commissioners the power under subsection (2) of section 56 of the Act, of approving securities in which approved societies may invest sums paid to them for investment.

13. The Joint Committee alone, shall exercise the power of making the following tables, namely :—

(*a*) under subsection (1) of section 5 of the Act, the tables in accordance with which the voluntary rate is to be ascertained.

(*b*) under subsection (2) of section 6 of the Act, the tables in accordance with which additions are to be made to the reduced rate of sickness benefit payable under that subsection.

(*c*) under subsection (4) of section 9 of the Act, tables in accordance with which the reduced rate payable in the case of the persons referred to in that subsection is to be fixed.

(*d*) under subsection (1) of section 31 of the Act, tables in accordance with which transfer values are to be calculated.

(*e*) under subsection (1) of section 44 of the Act, tables according to which reserve values are to be calculated for the purposes of that subsection.

(*f*) under subsection (1) of section 55 of the Act, tables showing reserve values.

14. For the purposes of the provisions of the Act relating to the making of special orders, the Joint Committee alone shall exercise the power of making such orders:—

(*a*) under subsection (2) of section 1 of the Act, providing for the inclusion amongst the persons employed within the meaning of Part I of the Act of any persons engaged in any of the excepted employments specified in Part II of the First Schedule to the Act.

(*b*) under section 20 of the Act, providing for the reinsurance of the liabilities of approved societies in respect of maternity benefit.

(*c*) under subsection (8) of section 46 of the Act, specifying the cases in and the circumstances under which that subsection is to apply to a man who was not immediately before the training therein mentioned an insured person.

And the Joint Committee shall exercise jointly with the several bodies of Commissioners the power of making such orders:—

(i) under subsection (1) of section 47 of the Act, specifying any such classes of employment as are therein mentioned.

(ii) under subsection (7) of section 47 of the Act, extending the provisions of that section to other classes of employment.

(iii) under section 50 of the Act, for any matter in respect of which a special order may be made under that section.

(iv) under paragraph (*c*) of Part I of the First Schedule to the Act, for excluding outworkers or deferring the commencement of the Act as respects outworkers.

(v) under paragraph (*k*) of Part II of the said First Schedule, for the purpose of excluding employment as a member of the crew of a fishing vessel in such cases as are referred to in that subsection.

(vi) under paragraph (*i*) of Part II of the said First Schedule, for the purpose of excluding any class of employment of such a nature that it is ordinarily adopted as subsidiary employment only.

15. The Joint Committee alone shall exercise the following further powers, namely:—

(*a*) under subsection (1) of section 32 of the Act, the power of approving societies and institutions established in a British possession or foreign country and so that the satisfaction of the Joint Committee alone shall be required with regard to the matters in respect of

which the several bodies of Commissioners are required to be satisfied by that subsection.

(*b*) under subsection (2) of section 32 of the Act, the power of making arrangements for transfers of persons to and from societies and institutions established in a British possession or foreign state from and to approved societies or the Post Office Fund and for the determination of the amount to be transferred, and of the rights to which persons transferred are to be entitled.

(*c*) under section 33 of the Act, the power of making regulations subject to which an approved society may transfer from its account under Part I of the Act to its credit independently of the Act any sum which by that section it is entitled so to transfer.

(*d*) under section 42 of the Act, the power of prescribing the time allowed to an insured person to join an approved society or, in the case of any such person who has been expelled or has resigned from an approved society, the time allowed to him to join another approved society.

(*e*) under paragraph (*b*) of subsection (1) of section 43 of the Act, the power of prescribing the account to which transfer values are to be carried and the manner in which the same are to be dealt with under that subsection.

(*f*) under subsection (1) of section 46 of the Act, the power of prescribing the weekly sums to be contributed by the Admiralty and the Army Council respectively in respect of seamen, marines and soldiers who have not joined approved societies.

(*g*) under paragraph (*b*) of subsection (3) of section 46 of the Act, the power of prescribing the manner in which sums to be paid into the Navy or Army Insurance Fund under that paragraph are to be calculated.

(*h*) under paragraph (*b*) of subsection (1) of section 51 of the Act, the power of prescribing the manner in which sums payable under that paragraph by the managers of institutions carried on for charitable or reformatory purposes are to be calculated.

(*i*) under section 52 of the Act, the power of prescribing the manner in which sums payable under that section to the Board of Education, the Scotch Education Department, or the Superintendent of the Teachers' Pension Office (as the case may be), are to be calculated.

(*j*) under paragraph (*c*) of subsection (1) of section 60, the

power of prescribing the form in which the books and accounts of Insurance Committees are to be kept.

(*k*) under paragraph (10) of Part II of the Fourth Schedule to the Act, the power of prescribing the conditions subject to which contributions may be made to superannuation funds by way of additional benefit.

16. The Joint Committee shall exercise jointly with the several bodies of Commissioners the following further powers, namely:—

(*a*) under subsection (2) of section 9 of the Act, the power of consenting to reductions of the rate of sickness benefit or disablement benefit, and to provisions made for the grant of additional benefits under that subsection.

(*b*) under section 13 of the Act, the power of confirming a scheme for substituting additional benefits under that section.

(*c*) under subsection (2) of section 39 of the Act, the power of consenting to the formation by societies of an association under that section and of prescribing the conditions on which a society shall be entitled or allowed to join or to secede from an association.

(*d*) under section 62 of the Act, the power of recognising local medical committees, of making regulations subject to which such committees shall be consulted by Insurance Committees and district committees, and of determining the powers to be exercised by local medical committees.

(*e*) under section 73 of the Act, the power of granting certificates under that section.

(*f*) under paragraphs (*b*) and (*c*) of Part II of the First Schedule to the Act, the powers conferred on the several bodies of Commissioners by those paragraphs respectively.

Provided, that in exercising the powers mentioned in paragraphs (*a*), (*b*), (*c*), (*e*) and (*f*) hereof the Joint Committee shall, except in the case of the powers conferred by paragraph (*b*) of Part II of the First Schedule to the Act with regard to persons in employment under the Crown, be concerned with actuarial matters alone.

17. The Joint Committee shall exercise and perform, either alone or jointly with the several bodies of Commissioners, as the case may require, such of the powers and duties of such bodies under sections 57, 58, and 78 of the Act and otherwise as may be necessary to enable the Joint Committee to exercise and perform the several powers and duties of the Joint Committee under the Act and these Regulations, but without prejudice to

the exercise and performance by the several bodies of Commissioners of all or any of their powers and duties under the Act with regard to matters falling to be dealt with by them under the Act and these Regulations.

18. These Regulations shall be deemed to have had effect as from the twenty-eighth day of December, 1911.

Provided that anything done in pursuance of the provisional Regulations[1] made under the Act on the twenty-eighth day of December, 1911, shall, notwithstanding anything in these Regulations, be deemed to have been validly done and have full effect accordingly.

February 21st, 1912.

APPENDIX I.—2.

S. 54 (3).

Sums paid over by the National Health Insurance Commissioners to the National Debt Commissioners for Investment.

1. Any sums paid over by the National Health Insurance Commissioners to the National Debt Commissioners under Section 54 of the National Insurance Act, 1911, whether for temporary or for permanent investment, shall be invested by the latter Commissioners as soon as may be after they are received in any securities which are for the time being authorised by Parliament as investments for Savings Bank funds.

Provided that preference shall be given to stock or bonds issued under the provisions of the Acts relating to borrowing for raising capital for the purposes of the Local Loans Fund where the purposes for which such capital is required is the making of advances for the purposes of the Housing of the Working Classes Acts, 1890 to 1909.

2. Whenever any sum is paid over under the foregoing regulation, the National Health Insurance Commissioners shall notify to the National Debt Commissioners whether such sum

[1] Being the same as pars. 1, 2, 3, 8 (1), (3), 11 (*a*) (*b*), 13 and 14 (*b*) of these Regulations.

is paid over for temporary or for permanent investment; they shall also send for a similar notification if and when any sum paid over in the first instance for temporary investment becomes available for permanent investment: and the National Debt Commissioners in selecting securities for purchase from time to time shall have regard to the amount for the time being in their hands for temporary investment.

3. The National Debt Commissioners when required to do so by the National Health Insurance Commissioners shall pay over to them out of sums in their hands awaiting investment or out of other funds held by them on account of those Commissioners such amounts as may be needed to meet the requirements of those Commissioners, and the National Debt Commissioners may realise such securities held by them on account of the National Health Insurance Commissioners as they think fit to such amount as may be needed for this purpose. The National Debt Commissioners may also realise securities held by them on account of the National Health Insurance Commissioners at any time for the purpose of investing in other securities.

4. The National Debt Commissioners shall carry to an Income Account all interest earned on any securities held by them on account of the National Health Insurance Commissioners, and out of this account the National Debt Commissioners shall pay from time to time to the National Health Insurance Commissioners such sums as may be required by those Commissioners to enable them to discharge their liabilities to approved societies, to the Post Office Fund, and to the Navy and Army Insurance Fund in respect of interest on moneys standing to the credit of such societies and funds in the National Health Insurance Fund (Investment) Account.

5. When any holding of the National Debt Commissioners or any part of such holding in any security purchased on account of the National Health Insurance Commissioners is sold or paid off, the difference between the cost price of such holding and the price realised shall be credited or debited as the case may be to the Income Account.

Provided that when the amount of the holding sold or paid off is a part only of the total holdings of the National Debt Commissioners in any security on account of the National Health Insurance Commissioners, the cost price shall be deemed to be equivalent to the average cost price of their total holdings in that security on the same account.

Provided also that the difference between the cost price and the price realised in the case of any Treasury Bills held on account of the National Health Insurance Commissioners shall be credited or debited as profit or loss. as the case may be, to the

Income Account, and shall not be treated as interest for the purposes of these Regulations.

6. Any balance standing to the credit of the Income Account from time to time and not required to meet the current liabilities of that account shall be reinvested by the National Debt Commissioners in any of the securities authorised for investment for Savings Bank funds, and any interest received on such securities so purchased shall be credited to the Income Account, and any security so purchased may be realised at any time and the price realised shall be similarly credited to the Income Account.

7. The above Regulations shall apply to sums paid over by the National Health Insurance Commissioners for Scotland, Ireland and Wales respectively, any references to the National Health Insurance Commissioners being read as if they were references to the National Health Insurance Commissioners for Scotland, Ireland or Wales, as the case may be.

8. The National Debt Commissioners shall keep separate accounts of their transactions on account of the National Health Insurance Commissioners for each of the four countries, and shall render such accounts monthly to the Comptroller and Auditor-General in such manner as the Treasury may direct, and annual accounts of their transactions for each year ending the 31st December shall similarly be rendered by the National Debt Commissioners to the Comptroller and Auditor-General not later than six months after the close of the year to which they relate.

August 12th, 1912.

APPENDIX II

REGULATIONS OF THE NATIONAL HEALTH INSURANCE COMMISSIONERS AND THEIR JOINT COMMITTEE.

APPENDIX II.—1.

CLAIMS FOR EXEMPTION.

S. 2 (2), (see also s. 5 of 1913).

1.—(1) These Regulations may be cited as the National Health Insurance (Claims for Exemption) Regulations (England), 1912.

(2) These Regulations shall come into operation forthwith.

(3) In these Regulations a "Certificate of Exemption" means a certificate exempting the holder from liability to become or to continue to be insured under the Act, and does not include a certificate exempting a married woman who has elected to become a voluntary contributor upon the terms mentioned in subsection (2) of Section 44 of the Act from liability to become an employed contributor.

(4) The Interpretation Act, 1889, applies to the interpretation of these Regulations as it applies to the interpretation of an Act of Parliament.

2. A Certificate of Exemption shall be in such form as the Commissioners may direct.

3. A claim for exemption shall be in the form set out in the Schedule to these Regulations, or in such other form, providing for substantially the same particulars as the Commissioners may direct, and shall be addressed to the Commissioners, either directly or through such officer or person as the Commissioners may direct.

4. A Certificate of Exemption shall remain in force for such period not exceeding twelve months from the date of issue or renewal as may be specified in the Certificate:

Provided that, if during the currency of the Certificate the circumstances of the holder alter in such a way as to disentitle him to exemption, the Certificate shall thereupon become void.

5. Upon the expiration or avoidance of a Certificate, the holder shall within fourteen days surrender the Certificate to the Commissioners or to such person as they may appoint.

6. Where the holder of a Certificate of Exemption desires to obtain a renewal of the Certificate he may not more than one month before the expiration of the period for which that certificate is in force make a claim for the renewal thereof by sending to the Commissioners an application in the form set out in the Second Schedule to these Regulations, or in such other form as the Commissioners may direct, and the Commissioners shall, if they are satisfied that the claimant continues to be entitled to exemption, issue a new Certificate to him accordingly, and upon the issue of the new Certificate the existing certificate shall be surrendered by the holder to the Commissioners or to such person as they may appoint.

7. Before the issue or renewal of a Certificate of Exemption every claimant shall make a full disclosure of all facts upon which he relies to show that he is entitled to exemption, and shall furnish such further evidence in relation to his claim, by Statutory Declaration or otherwise, as the Commissioners may require.

May 24th, 1912.

APPENDIX II

FIRST SCHEDULE.

NATIONAL INSURANCE ACT, 1911.

Claim for Exemption.

1. Full name of claimant _____
2. *Home address _____
3. Sex _____
   If a woman state whether you are—
   (*a*) single _____
   (*b*) married or _____
   (*c*) a widow _____
4. Employment _____
5. Name and address of employer _____
6. Do you claim exemption—
   (*a*) on the ground that you are in receipt of a pension or income of the annual value of twenty-six pounds or upwards not dependent upon your personal exertions, or _____
   (*b*) on the ground that you are ordinarily and mainly dependent for your livelihood upon some other person? _____
7. **If you claim** (*a*) on the ground of income state— _____
   (i) the source from which your pension or income is derived _____
   (ii) its gross amount _____
   (iii) the nature and extent of any deductions to be made from it _____
8. **If you claim** (*b*) on the ground of dependence state—
   (i) name of person on whom you are dependent _____
   (ii) his (or her) relationship (if any) to you _____
   (iii) his (or her) home address* _____
   (iv) the nature and extent of the support received from him (or her) _____
   (v) amount of any payment made in consideration of support received _____
   (vi) income derived from employment _____
9. Have you previously made a claim for an exemption certificate? _____
   If so, state the date on which the claim was made and the result of the claim _____

* The postal address in full should be given.

I have clearly understood the above questions, and to the best of my knowledge and belief all the statements made by me in this claim are correct, and so far as I know I am entitled to a Certificate of Exemption from health insurance.

Signature (or Mark) of Claimant _____

Witness to signature, or (where claimant is unable to write) to mark, of claimant.

_____

Address of Witness _____

Date _____

To the National Health Insurance Commission (England).

If any person wilfully makes any false statement with a view to obtaining exemption, or is otherwise guilty of any contravention of or non-compliance with the regulations of the Commissioners dealing with Exemption, he shall be for each offence liable on Summary Conviction to a fine not exceeding ten pounds.

SECOND SCHEDULE.

NATIONAL INSURANCE ACT, 1911.

Claim for Renewal of Certificate of Exemption.

I of of
claim a renewal of the Certificate of Exemption issued to me for the period ending , and hereby declare that the said Certificate was granted to me on the ground that I was and that I am still entitled to exemption for the same cause.

Signed _____

Witness _____

Address _____

Date _____

APPENDIX II—2.

PAYMENT AND COLLECTION OF CONTRIBUTIONS (AMENDED).

SS. 4 and 7.

[*N.B.—Portions of these regulations which have been rendered obsolete by the Act of* 1913 *are omitted.*]

GENERAL.

Short Title. 1. These Regulations may be cited as the National Health Insurance (Collection of Contributions) Regulations (England), 1913.

Interpretation. 2.—(1) In these Regulations, unless the context otherwise requires, the following expressions have the respective meanings hereby assigned to them :—

"The Act" means the National Insurance Act, 1911:

"The Commissioners" means the Insurance Commissioners:

"Society" means any Society approved for the purposes of Part I. of the Act, and includes a branch of a Society:

"Contributor" means any person by or in respect of whom contributions are payable under Part I of the Act:

"Employment" means employment within the meaning of Part I of the Act:

"Card" means a card issued under these Regulations, and includes an emergency card where the context so requires:

"Stamp" means a stamp issued under Section 108 of the Act for the purposes of Part I of the Act:

"Week" means the period from midnight on one Sunday to midnight on the following Sunday:

"Period of currency" means, in relation to any card or book, the period during which that card or book is by virtue of the directions and instructions appearing thereon current:

"Insurance Book" means an insurance book issued under these Regulations:

"Postmaster" includes a sub-postmaster.

(2) For the purposes of these Regulations, separate periods of employment in the service of one employer with intervening periods of employment in the service of another employer shall be deemed to be separate employments.

(3) The Interpretation Act, 1889, applies to the interpretation of these Regulations as it applies to the interpretation of an Act of Parliament.

Payment of Contributions.

3. Every contribution payable under Part I of the Act shall, except as otherwise provided in these Regulations, be paid by the affixing of a stamp to the card of the contributor in the space indicated for that purpose upon the card. Method of Payment of Contributions.

Employed Contributors.

4.—(1) Every person who is about to enter upon an employment by reason of which he will be insured as an employed contributor under Part I of the Act, shall, before entering upon that employment, apply to the Society of which he is a member, or, if he is not a member of a Society, to a postmaster, for the issue to him of a card, and every Society or postmaster to whom any such application is made shall issue a card to him accordingly: Issue of Cards. Form No. 1.

Provided that—

(*a*) where a person is in employment at the date on which he attains the age of 16 he shall make the said appli-

cation on or before the date on which he attains that age; and

(*b*) where for any reason it is impracticable for any person to make the said application within the time so directed, he shall make the application as soon thereafter as is practicable in the circumstances.

(2) Every employed contributor shall on or before the expiration of the period of currency of his card apply to the Society of which he is a member or to a postmaster, as the case may require, for the issue to him of a card for the next period of currency, and the Society or postmaster shall issue such a card accordingly.

(3) Where during the period of currency of a card issued to an employed contributor—

(*a*) the contributor is transferred from one Society or branch of a Society to another Society or branch, or changes his place of residence from one part of the United Kingdom to another, or ceases to be a member of a Society, or being a deposit contributor becomes a member of a Society; or

(*b*) the card is lost or destroyed, or so damaged as to become useless for the purpose for which it is issued;

that contributor shall make an application to the Society of which he is or becomes a member, or to a postmaster, as the case may require, for the issue to him of a new card, and upon the receipt of that application together with the damaged card, or a declaration of its loss or destruction, or of its surrender in manner hereinafter provided, the Society or postmaster shall issue to him a new card having a period of currency terminating at the same date as the period of currency of the card for which it is substituted.

Forms No. 2 and No. 3.

(4) Any employed contributor, being a member of a Society, who has not obtained a card from that Society may make an application to a postmaster for the issue to him of a card, and the postmaster shall issue the card accordingly.

Form No. 3.

(5) Where an employed contributor changes his employment during the period of currency of a card he may, if he thinks fit, make an application for the issue to him of a new card in the same manner as if his card had been lost or destroyed.

(6) Where any person, being a voluntary contributor (other than a voluntary contributor under Section 44, subsection (2) of the Act), becomes an employed contributor, he may, as he thinks fit, either retain the card issued to him as a voluntary contributor and treat it as having been duly issued to him under this Regulation, or surrender the card and apply for the issue of a card to him as an employed contributor.

(7) A Society or postmaster issuing any card under this Regulation shall inscribe upon it the name and address of the

contributor to whom it is issued, and a Society may, if it thinks fit, further inscribe upon the card the number of the contributor as it appears in the books of the Society.

Production and Delivery of Card to Employer.

5.—(1) An employer of any employed contributor may at any reasonable time require that contributor to produce his card then current, and the contributor shall thereupon, unless prevented by some reasonable cause, produce the card accordingly.

(2) Every employed contributor shall, unless prevented by some reasonable causes deliver up his card to his employer at such times as the employer may reasonably require it for the purpose of stamping in accordance with these Regulations.

(3) An employer may retain in his possession any card delivered up to him for the purpose of being stamped under these Regulations until it has been so stamped or, with the consent of the employed contributor, and except as hereinafter provided, until the expiration of the period of currency of the card, and on the expiration of that period, or within six days thereafter, the employer shall return the card to the contributor duly stamped under these Regulations. The employer shall exercise reasonable care to prevent the loss or destruction of any card so retained by him.

(4) Every employer shall, whenever any officer appointed under Part I of the Act so requests him, either in person or by notice in writing, produce or cause to be produced to the officer the card then current of any employed contributor employed by him, and, subject to the provisions of paragraph (3) of this Regulation, the employer shall upon receiving back the card from the officer return it forthwith to the contributor.

(5) The employer shall return to the contributor any card in his possession at each of the times following, that is to say,—

(*a*) on the termination of the employment;

(*b*) on the expiration of the period of currency of the card or within six days thereafter;

(*c*) within 48 hours after receiving a request in that behalf from the contributor.

Where for any reason, other than the loss or destruction of the card, the card cannot be returned to the contributor, the employer shall, as soon as may be, send it to the Commissioners.

[To post the card, if it does not reach the contributor, is not a compliance with this regulation. (Div. Court, Avory, J. diss.) *Price* v. *Webb*, 108 L.T. 1024.]

(6) An employed contributor whose card is in the possession of his employer shall on the termination of the employment apply to the employer for the return of the card, and on the card being returned to him shall give to the employer, if the employer so requires, a receipt for the card.

Stamping of Cards.

6.—(1) An employer who is liable to pay contributions in respect of any contributor employed by him shall pay those

contributions at the following times and in accordance with the following provisions, that is to say :—

(*a*) Where he pays to the contributor wages or other pecuniary remuneration in respect of the employment, he shall, before paying to the contributor the wages or remuneration in respect of the period for which contributions are payable, affix to the card of the contributor a stamp or stamps in payment of the contributions due in respect of that period :

Provided, nevertheless, that it shall be the duty of the employer in any case—

(i) within six days after the expiration of the period of currency of the card,

(ii) before the termination of the employment,

(iii) within 48 hours after receiving a request in that behalf from the contributor,—

to affix to the card of the contributor a stamp or stamps in payment of all the weekly contributions payable in respect of the period ending at the date of such expiration, termination, or request.

(*b*) Where he does not pay to the contributor wages or other pecuniary remuneration in respect of the employment, he shall, on the first day of employment in each week, affix to the card of the contributor a stamp in payment of the contribution in respect of that week.

(*c*) Where an employed contributor fails to deliver up to his employer a card for the purpose of being stamped under these Regulations, the employer shall pay any contribution payable in respect of him by affixing a stamp to a card, to be obtained for that purpose from a postmaster (in these Regulations called an "emergency card"), and shall forthwith deliver the emergency card to the contributor duly stamped.

(2) An employer shall immediately after fixing any stamp to a card cancel the stamp by writing in ink or stamping with a metallic die with black indelible ink or composition across the face of the stamp the date upon which it is affixed, and in the case of an emergency card shall in addition write across the face of the stamp the name of the contributor.

(3) An employer may, if he thinks fit, inscribe upon the card of an employed contributor employed by him, but only in such manner as to be easily erased or removed, the number of that contributor upon the pay-list or in the books of the employer.

(4) The Commissioners may, if they think fit, and subject to such terms and conditions as they may impose, approve any arrangement whereby stamps are affixed at times, or contributions paid, in a manner other than those prescribed by this Regulation, so, however, that no such arrangement shall authorise the payment of any contribution at a date later than that upon which the

wages or other pecuniary remuneration for the period in respect of which the contribution is payable are paid.

(5) Save as otherwise expressly provided in these Regulations and in the Regulations made under Section 108 of the Act, no writing or other mark shall be made at any time upon the card or stamp until after the surrender of the card to the Approved Society or postmaster.

Production and Surrender of Cards to Society or Commissioners.

7.—(1) Upon making any claim for benefit an employed contributor shall if so required produce his card to the Society of which he is a member, or, in the case of a deposit contributor, to a postmaster or to the Insurance Committee.

(2) Every employed contributor who is a member of a Society shall surrender his card to his Society, or, if he is not a member of a Society to a postmaster for transmission to the Commissioners, at the times following, that is to say :—

(i) If he is a member of a Society,

(*a*) on ceasing to be a member of the Society otherwise than by transfer to another Society;

(*b*) on transferring to another Society, in which case he shall surrender the card to the Society to which he is transferred for the purpose of transmission to the Society from which he is transferred;

(ii) Whether he is or is not a member of a Society,

(*a*) upon changing his place of residence from one part of the United Kingdom to another;

(*b*) upon the card becoming defaced in any manner not authorised by these Regulations;

(*c*) within fourteen days after the expiration of the period of currency of the card;

(*d*) upon becoming a voluntary contributor;

(*e*) in the case of a woman who before marriage was an employed contributor, upon ceasing on or after marriage to be employed; and

(*f*) upon ceasing to be an insured person.

Provided that where a deposit contributor becomes a member of a Society, he shall, upon joining that Society, surrender his card to the Society for transmission to the Commissioners.

Voluntary Contributors

Application of Regulations to Voluntary Contributors.

8.—(1) The provisions of these Regulations relating to employed contributors shall apply to voluntary contributors, subject to the following modifications :—

(*a*) Any person desiring to become a voluntary contributor shall, if he is a member of a Society, apply to the Society or, if he is not a member of a Society, to the

Commissioners, and the Society or Commissioners, as the case may require, shall forthwith issue to him the appropriate card;

(*b*) any Society issuing a card under this Regulation shall inscribe upon it the name and address of the voluntary contributor to whom it is issued and such further particulars as the Commissioners may from time to time require;

(*c*) the duties imposed by these Regulations upon the employer of an employed contributor with respect to the stamping of cards shall be performed by the voluntary contributor, except that where the contributor is himself unable legibly to write the date across the face of the stamp he may immediately after affixing a stamp instead of himself cancelling it deliver his card to a postmaster for the purpose of the stamp being cancelled by the postmaster with the official date stamp.

(*d*) the contribution of a voluntary contributor shall be payable on the first day of each week unless the contributor is on that day incapable of work through some specific disease or bodily or mental disablement of which notice has been given, and in that case the contribution shall be payable on the first day of that week after the termination of the incapacity.

Provided that where a contributor has been rendered incapable of work by disease or disablement for a continuous period extending over parts of two weeks, and those parts taken together amount to more than six days, no contributions shall be payable by the contributor in respect of the second week;

(*e*) the Commissioners shall be substituted for the postmaster as the authority to whom in the case of a contributor who is not a member of a Society application is to be made for the issue of a card, and no card shall be issued in respect of any voluntary contributor by the postmaster:

(*f*) where a card has been issued to a voluntary contributor no further card shall be issued to that contributor except upon the surrender of the card on the expiration of the period of currency for which it was issued or upon a declaration of its loss or destruction or of its surrender during a period of currency in manner hereinafter provided;

Forms No. 2, No. 3 and No. 4.

(*g*) a voluntary contributor shall produce his card whenever required to do so by the Society of which he is a member, or, if he is not a member of a Society, by the Insurance Committee or by the Commissioners.

(2) Every voluntary contributor who is a member of a Society shall surrender his card to the Society, or, if he is not a member of a Society, to a postmaster for transmission to the Commissioners, at the times following, that is to say :—

(i.) If he is a member of a Society,

(*a*) upon ceasing to be a member of a Society otherwise than by transfer to another Society;

(*b*) upon transferring to another Society, in which case he shall surrender the card to the Society in which he is transferred for the purpose of transmission to the Society from which he is transferred;

(ii.) Whether he is or is not a member of a Society,

(*a*) upon changing his place of residence from one part of the United Kingdom to another;

(*b*) upon the card becoming defaced in any manner not authorised by these Regulations;

(*c*) within seven days after the expiration of the period of currency of the card;

(*d*) upon becoming an employed contributor;

(*e*) in the case of a woman who marries, upon her marriage;

(*f*) upon ceasing to be an insured person:

Provided that where a deposit contributor becomes a member of a Society, he shall, upon joining that Society, surrender his card for transmission to the Commissioners.

Payment of Arrears.

Provisions as to arrears cards and payment of arrears.

9.—(1) Any contributor desirous of paying any arrears of contributions may apply to the Society of which he is a member for an arrears card, and the Society shall inscribe thereon such particulars as may from time to time be required by the Commissioners, and shall issue to him a card so inscribed.

(2) The contributor may affix to the arrears card so issued stamps in payment of any weekly contributions which are in arrear.

(3) Every contributor who has affixed any stamp to an arrears card shall surrender the arrears card to the Society of which he is a member not later than the time prescribed for the surrender of the contribution card current at the time when the stamp is affixed to the arrears card, and the Society shall thereupon, if required and upon production of his insurance book, enter therein the date and the amount.

(4) Arrears shall be deemed to have been paid at the time of the surrender of the arrears card bearing the appropriate stamp to the Society of which the contributor paying arrears is a member.

("For the purpose of the payment of arrears by deposit contributors, Regulation 9 of the principal Regulations shall have effect, and shall be deemed always to have had effect, as if a reference to the Commissioners were substituted throughout that Regulation for references to the Society and as if for the words 'such particulars as may from time to time be required by the Commissioners' in paragraph (1) thereof there were substituted the words 'such particulars as they think fit' and as if paragraph (3) thereof did not apply.")

PERSONS OVER THE AGE OF 65.

. . . . . .

EMPLOYED CONTRIBUTOR TEMPORARILY UNEMPLOYED.

Payment of contributions in case of employed contributor temporarily unemployed.

11. An employed contributor may, if he thinks fit, pay any contribution in respect of any period during which he is temporarily unemployed or during which his employer is not liable to pay contributions in respect of him, but for the purpose of reckoning his arrears, contributions shall be deemed to be payable during any such period on the first day of each week unless the contributor is on that day incapable of work through some specific disease or bodily or mental disablement, of which notice has been given, and in that case the contribution shall be deemed to be payable on the first day of that week after the termination of the incapacity:

Provided that where a contributor has been rendered incapable of work by disease or disablement for a continuous period extending over parts of two weeks, and those parts taken together amount to more than six days, no contribution shall be deemed to be payable in respect of the second week unless the contributor has in that week rendered services to an employer.

INSURANCE BOOKS.

Provisions as to issue, &c., of insurance books.

12.—(1) Every Society upon issuing a card to any member not previously a contributor, or upon accepting any contributor as a member within the time prescribed by Regulations of the Commissioners for joining a Society, shall thereupon cause to be entered in an insurance book such particulars as may from time to time be required by the Commissioners, and shall issue that book to that member.

(2) The Commissioners shall cause an insurance book to be issued to every deposit contributor as soon as may be after the time when he becomes a deposit contributor.

(3) A Society may insert in the insurance book of any member of the Society pages containing such matter relating to the affairs

of the Society or to any transactions between the member and the Society as it may think fit.

(4) Every contributor shall deposit his insurance book with the Society, Insurance Committee, or the Commissioners, as the case may require, at all reasonable times when required to do so, and shall produce it when making an application to a postmaster for a new card to replace a card previously issued to him for the same period of currency, and every contributor who is a member of the Society shall deposit his insurance book with the Society when giving notice of disease or disablement, and shall produce it when making any claim for Maternity Benefit.

The Society to whom an insurance book is delivered with notice of disease or disablement shall retain the book until the termination of the disease or disablement.

(5) Every contributor shall, upon surrendering his contribution card, deposit his insurance book with the Society of which he is a member or with a postmaster for the purpose of transmission to the Commissioners, as the case may require, and the Society or the Commissioners, as the case may be, shall return the book to the contributor as soon as may be after the deposit, or in the case of a contributor requiring his insurance book for the purpose of claiming unemployment benefit under Part II. of the Act, within seven days after application made by him.

(6) Every contributor shall deposit his insurance book with the Society of which he is a member, or with the Commissioners, as the case may be, upon the expiration of the period of currency of the book, or whenever the book is so defaced as to be rendered useless for the purpose for which it is issued, and the Society or Commissioners, as the case may be, shall issue to him a new insurance book and shall, where the book is deposited on the expiration of its period of currency, return the book as soon as may be after the deposit, or in the case of a contributor requiring an insurance book for the purpose of claiming unemployment benefit under Part II. of the Act, within seven days after application made by him.

(7) When during the currency of an insurance book a contributor being a member of a Society is transferred from one Society to another Society, or ceases to be a member of a Society, he shall surrender his insurance book to the Society to which he is transferred or to the Society of which he ceases to be a member, and the Society to which he is transferred shall cause to be entered in a new insurance book such particulars as the Commissioners may from time to time require, and shall issue to him that book, and shall transmit to the Society from which he is transferred the insurance book so surrendered.

(8) Where during the currency of an insurance book a deposit contributor becomes a member of a Society he shall surrender

his insurance book to the Society of which he becomes a member and that Society shall forward the book to the Commissioners.

(9) Every Society shall, at such times as the Commissioners may require, enter in every insurance book coming into its possession such particulars as the Commissioners may from time to time require.

Form No. 5.

(10) A contributor who loses his insurance book shall forthwith make application to the Society or the Commissioners, as the case may require, and upon the receipt of that application the Society or the Commissioners shall, if satisfied that the book has been lost, issue to him a new book containing the particulars required by these Regulations.

(11) If the Commissioners are satisfied on the application of any Society that for any reason it is desirable that insurance books should not be issued by that Society to its members, the Commissioners may exempt that Society from its obligation to issue books to its members, and where any Society is so exempted the provisions of this Regulation shall not apply to the members of the Society so exempted.

MISCELLANEOUS.

Use of Forms in Schedules.

13.—(1) All cards and insurance books for the purposes of the Act and these Regulations shall be supplied by the Commissioners and shall be in the forms set out in the First and Second Schedules to these Regulations, or in such forms substantially to the like effect as may from time to time be approved by the Commissioners, and shall be issued to contributors without charge.

(2) The forms set out in the Third Schedule to these Regulations or forms to the like effect supplied by the Commissioners shall be used in all cases to which those forms are applicable.

(3) All directions and instructions appearing upon the cards and insurance books issued by the Commissioners in accordance with this Regulation shall be deemed to be incorporated in these Regulations.

Cards not to be assigned, and miscellaneous provisions as to cards.

14.—(1) No person shall assign or charge or agree to assign or charge any card or insurance book, and any sale, transfer, or assignment of, or any charge on, any card or insurance book shall be void and of no effect.

(2) Every contributor himself affixing a stamp to a card shall immediately cancel it by writing the date in ink across the face of the stamp:

Provided that where the person so affixing a stamp is unable legibly to write the date across the face of the stamp he may instead of himself cancelling the stamp deliver his arrears card to the postmaster for the purpose of the stamp being cancelled by the postmaster with the official date stamp.

"(3) Every employed contributor shall on or before "surrendering a card in pursuance of these Regulations "sign the card in the place indicated for the purpose on "the card, and every employed contributor, being of the age "of twenty-one years or upwards whose remuneration does "not include the provision of board and lodging by his em- "ployer, shall, upon surrendering a card, other than a low "wage card, bearing stamps representing contributions paid "or purporting to be paid in respect of any period in which "his rate of remuneration does not exceed 2*s.* a working "day, make and sign a declaration as to the rate of his "remuneration."

(4) Upon the death of any contributor, any person having possession or thereafter obtaining possession of his card or insurance book shall as soon as may be deliver the same to the Society of which the contributor was a member at the date of his death, or, if he was not then a member of a Society, to the Commissioners.

(5) Any person having in his possession the card or insurance book of an insured person shall produce it at any reasonable time when required so to do by any officer appointed under Part I. of the Act, or duly authorised to act in the execution of the Act.

(6) Any employer who is unable to return the card or insurance book of any insured person to him on the termination of the employment shall return the card or book forthwith to the Commissioners.

Provisions as to persons in the service of the Crown and other special classes.

15.—(1) These Regulations shall not apply—

(*a*) to persons employed in the naval or military service of the Crown; or

(*b*) to masters, seamen, or apprentices to the sea service or to the sea-fishing service; or

(*c*) to any person in respect of whom Regulations have been made under paragraph (6) of the Third Schedule to the Act, or to whom a certificate of exemption has been granted under the Act, or who is not insured by reason that not having previously been insured he has become employed after attaining the age of sixty-five; or

(*d*) to outworkers in respect of whom contributions are payable by reference to work actually done by them;

except in so far as these Regulations are expressly applied to those persons, or any of them, by any other Regulations made under Part I. of the Act.

(2) Every seaman and marine who is a member of a Society shall, on receiving his discharge, apply to that Society for a card, and the Society shall issue a card to him accordingly.

In addition to the particulars required by and under these Regu-

lations to be entered in the insurance book there shall, in the case of a seaman or marine, be entered in the book by the Society such particulars relating to the period during which he was in the service of the Crown as the Commissioners may from time to time require.

(3.) In the case of a man of the Naval Reserves, a man of the Army Reserve, or a man of the Territorial Force, the time for affixing stamps to the card of the contributor shall, where the period of currency of the card expires during any period of training, be any time before the expiration of the period of currency, and where the period of currency does not so expire, be any time before the termination of the training.

Assent of His Majesty's Post-master-General.

16. Where by these Regulations anything is required to be done by any postmaster the Regulations shall have effect only in so far as His Majesty's Postmaster-General may concur therein.

Repeal of existing Regulations.

17. The National Health Insurance (Collection of Contributions) Regulations, 1912, are hereby revoked.

January 20th, 1913.

SCHEDULES.

First Schedule.

CARDS.

EMPLOYED CONTRIBUTOR
(MAN)

CLASS A. **To** **, 191 .**

NATIONAL HEALTH INSURANCE.
Contribution Card.

OWNERSHIP AND CUSTODY OF CARD.

This Card is the property of the Insurance Commissioners during its currency it is entrusted to the Contributor, who must return it together with his Insurance Book to his Society, or, if he is not a member of a Society, hand the Card and Book in at any Post Office immediately upon the expiry of the Card but in no case later than 191 .

As the stamped Card is the evidence of payment of Contributions, no allowance will be made for any stamps on this Card unless and until the Card has been returned as provided above.

The Card must be produced to the employer at any time on demand, and must be delivered to him at such time as he may reasonably require it for the purpose of paying contributions. It will be returned after stamping, but where the Contributor is in continuous employment the Card may be left in the hands of the Employer, who will be responsible for its safe custody. It must be returned to the Contributor within six days after its expiry, or at any time within 48 hours of its demand by the Contributor.

If the Card is not retained by the Employer, it must be delivered to him when he requires it for the purpose of production to an Inspector or other authorised person.

On the Contributor leaving his Employment the Card must be returned to him by the Employer, and may, if the Contributor so desires, be exchanged for a new one at the office of the Society or, if he is not a member of a Society, at any Post Office.

If a Card is accidentally damaged or defaced it should be exchanged for a new one.

Any person having this Card in his possession must produce it at any reasonable time when required by an Inspector or other authorised person.

In the event of the death of the Contributor, this Card must be returned to his Society or to the Insurance Commissioners.

LOST CARD.

Any person finding this Card, unless he can at once return it to the Contributor, should drop it into a Post Office Letter Box.

Thirteen Weeks ending , 191 .

A National Health Insurance Stamp to be affixed for each Week in the proper space. **No other Stamps may be used.** Every Stamp must be cancelled at the time of affixing by writing in ink or stamping with a metallic die with black indelible ink or composition the date across the face of the Stamp.

Contributor's No..... .....

Insert before issue.

Surname.....

Christian Names .....

Address .....

.....

In accordance with Section 13 of the Stamp Duties Management Act, 1891, any person who fraudulently removes any stamp from this Card or makes use of any stamp removed from another Card, is guilty of felony.

Quarter ending , 191 .		1st Week, commencing Monday, , 191 .	2nd Week, commencing Monday, , 191 .	3rd Week, commencing Monday, , 191 .
4th Week, commencing Monday, , 191 .	5th Week, commencing Monday, , 191 .	6th Week, commencing Monday, , 191 .	7th Week, commencing Monday, , 191 .	8th Week, commencing Monday, , 191 .
9th Week, commencing Monday, , 191 .	10th Week, commencing Monday, , 191 .	11th Week, commencing Monday, , 191 .	12th Week, commencing Monday, , 191 .	13th Week, commencing Monday, 191 .

The Contributor must sign in the space below before returning the Card to his Society, or, if he is not a Member of a Society, to the Post Office.

Signature or Mark of Contributor .....

Witness to the Mark .....

Reserved for use of Society or Insurance Commissioners.

No entry must be made in this space until after the return of the card to the Society or Post Office.

Name of Approved Society or Insurance Committee.

Date of Birth if before 16 July, 1847 ....184...

The Employer may cut off this page if the Card is likely to remain in his custody during the whole of its currency.

INSTRUCTIONS.

(1) SUPPLY OF STAMPS.

National Health Insurance Stamps are on sale at all Post Offices. **Stamps other than National Health Insurance Stamps found affixed to this Card will not be accepted in payment of Contributions.**

(2) TIME OF AFFIXING STAMPS.*

A Weekly Contribution is payable by the Employer for each week (commencing Monday) during the whole or any part of which the Contributor has been employed but only one contribution is payable for each week and no contribution is payable by the Employer in respect of any week during which the Contributor renders no service and either (*a*) receives no remuneration or (*b*) receives Sickness Benefit for the whole or part of the week.

The Employer must, before any payment of wages, affix in the proper space a single National Health Insurance Stamp of the value of the joint weekly contribution of himself and the Contributor for each week (commencing Monday) for the whole or any part of which the wages are payable, and in respect of which a stamp has not already been affixed.

The number of Stamps to be affixed will be the number of Mondays for which spaces are provided on this Card, and which fall within the period for which wages are payable. When the employment begins on a day of a week other than Monday, a Stamp must also be affixed for that week if a Stamp has not already been affixed for that week.

* Employers who are allowed by the Commissioners to stamp the Cards at the end of the quarter are subject to special Regulations as to time of stamping.

Upon the termination of an employment, or at any time within 24 hours after demand by the Contributor, a Stamp must be affixed in respect of each week for which a Contribution is payable by the Employer.

All contributions payable in respect of the period to 191 , must be paid and stamps affixed within six days after that date.

When no wages are payable by the Employer, he must affix a Stamp on the first day of employment in each week for which a Contribution is payable.

(3) RATE OF CONTRIBUTION.

The normal rate of Contribution in Great Britain is 7d. per week, divided as follows—

Payable by the Employer	3d. a week.
Payable on behalf of, and recoverable from the Contributor	4d. a week.

In certain cases other rates of Contribution and a different distribution as between Employer and Contributor, are applicable. See Pamphlet A, to be obtained at any Post Office. In the event of the Contributor being employed in Ireland, contributions in respect of him are payable at the Irish rate, and if he does not take up his residence there they may be paid on this Card.

(4) EMPLOYER'S CONTRIBUTION NOT RECOVERABLE.

Notwithstanding any contract to the contrary, the Employer is not entitled to deduct from the Wages of or otherwise to recover from the Contributor the Employer's Contribution.

(5) CHANGE OF ADDRESS.

A Contributor changing his address during the currency of this Card should alter the address on page 2, and inform his Society or Insurance Committee within seven days.

(6) DEFACING CARD.

Except as otherwise provided by Regulations, no mark of any kind may be made on this Card, nor may anything be affixed to it by the Employer or Contributor, or any other person.

(7) ASSIGNMENT OR TRANSFER.

No person may assign or charge, or agree to assign or charge any Card, and any sale, transfer or assignment of, or charge on any Card is void and of no effect.

If any Employer has failed to pay any Contributions which he is liable to pay in respect of an Employed Contributor he is for each Offence liable on Summary Conviction to a fine not exceeding TEN POUNDS, and to pay a sum equal to the amount of the Contributions which he has failed to pay.

Further, if the Contributor is a Member of an Approved Society, he may take proceedings against his Employer, in which case the Employer may be compelled to make good any loss of Benefits which the Contributor has suffered.

If any Insured Person, without reasonable cause, fails to deliver a Contribution Card to his Employer at the times required by the Regulations, or is guilty of any other contravention of or non-compliance with any of the requirements of Part I. of the National Insurance Act, 1911, or the Regulations made thereunder in respect of which no special penalty is provided, he is for each Offence liable on Summary Conviction to a fine not exceeding TEN POUNDS.

VOLUNTARY CONTRIBUTOR
MAN under 45
on entry into Insurance before 13th Oct., 1913.

CLASS C.

To , 191 .

NATIONAL HEALTH INSURANCE.
Contribution Card.

Name of Approved Society or Insurance Committee.

OWNERSHIP AND CUSTODY OF CARD.

This Card is the property of the Insurance Commissioners; during its currency it is entrusted to the Contributor, who must return it together with his Insurance Book to his Society, or, if he is not a member of a Society, hand the Card and Book in at any Post Office immediately upon the expiry of the Card, but in no case later than

191 .

A new Card will be issued in exchange or be prepared and sent to the Contributor.

The Contributor must produce this Card at any reasonable time when required by an Inspector or other authorised person or by his Society.

As the stamped Card is the evidence of payment of Contributions, no allowance will be made for any stamps on this Card unless and until the Card has been returned as provided above.

In the event of the death of the Contributor, this Card must be returned to his Society or to the Insurance Commissioners.

LOST CARD.

Any person finding this Card, unless he can at once return it to the Contributor, should drop it into a Post Office Letter Box.

Contributor's No.....Class.....

Surname .....

Christian Names .....

Address .....

.....

These particulars to be inserted **before** issue.

THIRTEEN WEEKS ENDING , 191 .

A National Health Insurance Stamp to be affixed each week in the proper space.

No other stamps may be used.

Every Stamp must be cancelled at the time of affixing by writing the date across it in ink.

Rate of Contribution 7d. a Week.

In accordance with Section 13 of the Stamp Duties Management Act, 1891, any person who fraudulently **removes** any stamp from this Card, or **makes use of** any stamp removed from another card, is guilty of **felony**.

0 Quarter ending , 191 .	1st Week, commencing Monday, , 191 .	2nd Week, commencing Monday, , 191 .	3rd Week, commencing Monday, , 191 .	
4th Week, commencing Monday, , 191 .	5th Week, commencing Monday, , 191 .	6th Week, commencing Monday, , 191 .	7th Week, commencing Monday, , 191 .	8th Week, commencing Monday, , 191 .
9th Week, commencing Monday, , 191 .	10th Week, commencing Monday, , 191 .	11th Week, commencing Monday, , 191 .	12th Week, commencing Monday, , 191 .	13th Week, commencing Monday, , 191 .

The Contributor must sign in the space below before returning the Card to his Society or, if he is not a Member of a Society, to the Post Office.

Signature or Mark of Contributor .....

Witness to the Mark .....

INSTRUCTIONS.

1. SUPPLY OF STAMPS.

National Health Insurance Stamps are on sale at all Post Offices.

Stamps other than National Health Insurance Stamps found affixed to this Card will not be accepted in payment of Contributions.

2. AFFIXING STAMPS.

A weekly Contribution is payable for each week commencing Monday unless the Contributor is exempt from payment on account of sickness. The Contributor must affix a single National Health Insurance Stamp to the value of 7d. at the commencement of each week in the space provided for that week.

3. DEFACING CARD.

Except as otherwise provided by Regulations, no mark of any kind may be made on this Card, nor may anything be affixed to it by the Contributor or any other person. If a card is accidentally damaged or defaced it should be exchanged for a new one.

4. CHANGE OF ADDRESS.

A Contributor changing his address during the currency of this Card should alter the address on page 2, and inform his Society or Insurance Committee within seven days.

5. ASSIGNMENT OR TRANSFER.

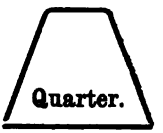
No person may assign or charge, or agree to assign or charge any Card, and any sale, transfer or assignment of, or charge on any Card is void and of no effect.

If any Insured Person is guilty of any contravention of or non-compliance with any of the requirements of Part I of the National Insurance Act, 1911, or the Regulations made thereunder, in respect of which no special penalty is provided, he is for each Offence liable, on Summary Conviction, to a fine not exceeding TEN POUNDS.

VOLUNTARY CONTRIBUTOR
(MAN entering on or after 13th Oct., 1913).

To , 19 .

CLASS CC.



NATIONAL HEALTH INSURANCE.
Contribution Card.

Name of Approved Society or Insurance Committee.

These particulars to be inserted **before** issue.

Contributor's No...... *Class*.....
Surname .....
Christian Names .....
Address .....
.....

OWNERSHIP AND CUSTODY OF CARD.

This Card is the property of the Insurance Commissioners; during its currency it is entrusted to the Contributor, who must return it together with his Insurance Book to his Society or, if he is not a member of a Society, hand the Card and Book in at any Post Office immediately upon the expiry of the Card, but in no case later than

, 191 .

A new Card will be issued in exchange, or be prepared and sent to the Contributor.

The Contributor must produce this Card at any reasonable time when required by an Inspector or other authorised person or by his Society.

As the stamped Card is the evidence of payment of Contributions, no allowance will be made for any Stamps on this Card unless and until the Card has been returned as provided above.

In the event of the death of the Contributor, this Card must be returned to his Society, or to the Insurance Commissioners.

Thirteen Weeks ending , 191 .

National Health Insurance Stamps to be affixed each week in the proper space. **No other Stamps may be used.**

CC In accordance with Section 13 of the Stamp Duties Management Act, 1891, any person who fraudulently **removes** any Stamp from this Card or **makes use of** any Stamp removed from another Card is guilty of **felony.**

Quarter, ending 191 .	Every Stamp must be cancelled at the time of affixing by writing the date across it in ink. **Rate of Contribution....d. a week.** Stamps to be used each week. } Values { one at d. one at d.			1st Commencing	Week. Monday, 191 .
2nd Commencing	Week. Monday, 191 .	3rd Commencing	Week. Monday, 191 .	4th Commencing	Week. Monday, 191 .
5th Commencing	Week. Monday, 191 .	6th Commencing	Week. Monday, 191 .	7th Commencing	Week. Monday, 191 .
8th Commencing	Week. Monday, 191 .	9th Commencing	Week. Monday, 191 .	10th Commencing	Week. Monday, 191 .
11th Commencing	Week. Monday, 191 .	12th Commencing	Week. Monday, 191 .	13th Commencing	Week. Monday, 191 .

The Contributor must sign in the space below before returning the Card to his Society, or, if he is not a member of a Society, to the Post Office.

*Signature or Mark of Contributor*_____

Witness to the Mark _____

INSTRUCTIONS.

(1.) SUPPLY OF STAMPS.

National Health Insurance Stamps are on sale at all Post Offices. *Stamps other than National Health Insurance Stamps found affixed to this Card will not be accepted in payment of Contributions.*

(2.) AFFIXING STAMPS.

A weekly Contribution is payable for each week commencing Monday unless the Contributor is exempt from payment on account of Sickness. The Contributor must affix at the commencement of each week in the space provided for that week National Health Insurance Stamps to a value representing the Contribution payable by him.

(3.) DEFACING CARD.

Except as otherwise provided by Regulations, no mark of any kind may be made on this Card nor may anything be affixed to it by the Contributor or any other person. If a Card is accidentally damaged or defaced it should be exchanged for a new one.

(4.) CHANGE OF ADDRESS.

A Contributor changing his address during the currency of this Card should alter the address on page 1, and inform his Society or Insurance Committee within seven days.

(5.) ASSIGNMENT OR TRANSFER.

No person may assign or charge, or agree to assign or charge any Card, and any sale, transfer or assignment of, or charge on any Card is void and of no effect.

(6.) LOST CARD.

Any person finding this card, unless he can at once return it to the Contributor named on page 1, *should drop it into a Post Office Letter Box.*

If any Insured person is guilty of any Contravention of or non-compliance with any of the requirements of Part I. of the National Insurance Act, 1911, *or the Regulations made thereunder in respect of which no special penalty is provided, he is for each Offence liable, on Summary Conviction, to a fine not exceeding* TEN POUNDS.

VOLUNTARY CONTRIBUTOR
(MAN, 45 and upwards on entry into Insurance before 13th Oct., 1913).

To , 191 .

CLASS D.

Quarter.

NATIONAL HEALTH INSURANCE.

Contribution Card.

Name of Approved Society or Insurance Committee.

These Particulars to be inserted BEFORE issue.

Contributor's No. ..... *Class* .....
Surname .....
Christian Names .....
Address .....
.....

OWNERSHIP AND CUSTODY OF CARD.

This Card is the property of the Insurance Commissioners; during its currency it is entrusted to the Contributor, who must return it together with his Insurance Book to his Society, or, if he is not a member of a Society, hand the Card and Book in at any Post Office immediately upon the expiry of the Card, but in no case later than , 191 .

A new Card will be issued in exchange, or be prepared and sent to the Contributor.

The Contributor must produce this Card at any reasonable time when required by an Inspector or other authorised person or by his Society.

As the stamped Card is the evidence of payment of Contributions, no allowance will be made for any Stamps on this card unless and until the Card has been returned as provided above.

In the event of the death of the Contributor this Card must be returned to his Society, or to the Insurance Commissioners.

Thirteen Weeks ending , 191 .

National Health Insurance Stamps to be affixed each Week in the proper space. **No other Stamps may be used.**

D In accordance with Section 13 of the Stamp Duties Management Act, 1891, any person who fraudulently **removes** any Stamp from this Card or **makes use of** any Stamp removed from another Card is guilty of **felony**

Quarter, ending , 191 .	Every Stamp must be cancelled at the time of affixing by writing the date across it in ink. **Rate of Contribution....d. a week.** Stamps to be used each week. } Values { one at d. one at d.			1st Commencing ,	Week. Monday, 191 .
2nd Commencing ,	Week. Monday, 191 .	3rd Commencing ,	Week. Monday, 191 .	4th Commencing ,	Week. Monday, 191 .
5th Commencing ,	Week. Monday, 191 .	6th Commencing ,	Week. Monday, 191 .	7th Commencing ,	Week. Monday, 191 .
8th Commencing ,	Week. Monday, 191 .	9th Commencing ,	Week. Monday, 191 .	10th Commencing ,	Week. Monday, 191 .
11th Commencing ,	Week. Monday, 191 .	12th Commencing ,	Week. Monday, 191 .	13th Commencing ,	Week. Monday, 191 .

The Contributor must sign in the space below before returning the Card to his Society, or, if he is not a member of a Society, to the Post Office.

Signature or Mark of Contributor.....

Witness to the Mark.....

INSTRUCTIONS.

1. SUPPLY OF STAMPS.

National Health Insurance Stamps are on sale at all Post Offices. **Stamps other than National Health Insurance Stamps found affixed to this Card will not be accepted in payment of Contributions.**

2. AFFIXING STAMPS.

A Weekly Contribution is payable for each week commencing Monday unless the Contributor is exempt from payment on account of Sickness. The Contributor must affix at the commencement of each week in the space provided for that week National Health Insurance Stamps to a value representing the Contribution payable by him.

3. DEFACING CARD.

Except as otherwise provided by Regulations, no mark of any kind may be made on this Card nor may anything be affixed to it by the Contributor or any other person. If a Card is accidentally damaged or defaced it should be exchanged for a new one.

4. CHANGE OF ADDRESS.

A Contributor changing his address during the currency of this Card should alter the address on page 1, and inform his Society or Insurance Committee within seven days.

5. ASSIGNMENT OR TRANSFER.

No person may assign or charge, or agree to assign or charge any Card, and any sale, transfer or assignment of, or charge on, any Card is void and of no effect.

6. LOST CARD.

Any person finding this Card, unless he can at once return it to the Contributor named on page 1, should drop it into a Post Office Letter Box.

If any insured person is guilty of any contravention of or non-compliance with any of the requirements of Part I of the National Insurance Act, 1911, or the Regulations made thereunder in respect of which no special penalty is provided, he is for each offence liable, on summary conviction, to a fine not exceeding TEN POUNDS.

EMPLOYED CONTRIBUTOR
(WOMAN) **To** , 191 .

CLASS E.

Quarter.

NATIONAL HEALTH INSURANCE.

Contribution Card.

OWNERSHIP AND CUSTODY OF CARD.

This Card is the property of the Insurance Commissioners; during its currency it is entrusted to the Contributor, who must return it together with her Insurance Book to her Society, or, if she is not a member of a Society, hand the Card and Book in at any Post Office immediately upon the expiry of the Card, but in no case later than , 191 .

As the stamped Card is the evidence of payment of Contributions, no allowance will be made for any Stamps on this Card unless and until the card has been returned as provided above.

The Card must be produced to the Employer at any time on demand, and must be delivered to him at such time as he may reasonably require it for the purpose of paying contributions. It will be returned after stamping, but where the Contributor is in continuous employment the Card may be left in the hands of the Employer, who will be responsible for its safe custody. It must be returned to the Contributor within 6 days after its expiry, or at any time within 48 hours of its demand by the Contributor.

If the Card is not retained by the Employer, it must be delivered to him when he requires it for the purpose of production to an Inspector or other authorised person.

On the Contributor leaving her Employment the Card must be returned to her by the Employer, and may, if the Contributor so desires, be exchanged for a new one at the office of the Society or, if she is not a member of a Society, at any Post Office.

If a Card is accidentally damaged or defaced it should be exchanged for a new one.

If a Contributor who was an insured person before marriage ceases, on or after marriage, to be employed, she must return the Card together with her Insurance Book to her Society, or, if she is not a member of a Society, hand the Card in at any Post Office.

Any person having this Card in his or her possession must produce it at any reasonable time when required by an Inspector or other authorised person.

In the event of the death of the Contributor, this Card must be returned to her Society or to the Insurance Commissioners.

LOST CARD.

Any person finding this Card, unless he can at once return it to the Contributor, should drop it into a Post Office Letter Box.

Thirteen Weeks ending , 191 .

A National Health Insurance Stamp to be affixed for each Week in the proper space. **No other Stamps may be used.** Every stamp must be cancelled at the time of affixing by writing in ink or stamping with a metallic die with black indelible ink or composition the date across the face of the Stamp.

Contributor's No.....

Insert **before** issue. *Surname* .....
Christian Names .....
Address .....
.....

Quarter, ending , 191 .	1st Week commencing Monday, , 191 .	2nd Week commencing Monday, , 191 .	3rd Week commencing Monday, , 191 .	
4th Week commencing Monday, , 191 .	5th Week commencing Monday, , 191 .	6th Week commencing Monday, , 191 .	7th Week commencing Monday, , 191 .	8th Week commencing Monday, , 191 .
9th Week commencing Monday, , 191 .	10th Week commencing Monday, , 191 .	11th Week commencing Monday, , 191 .	12th Week commencing Monday, , 191 .	13th Week commencing Monday, , 191 .

In accordance with Section 13 of the Stamp Duties Management Act, 1891, any person who fraudulently **removes** any stamp from this Card or **makes use of** any stamp removed from another Card, is guilty of **felony**.

The Contributor must sign in the space below before returning

the Card to her Society or, if she is not a member of a Society, to the Post Office.

Signature or Mark of Contributor ....
Witness to the Mark .....

Reserved for use of Society or Insurance Commissioners.

No entry must be made in this space until after the return of the card to the Society or Post Office.

Name of Approved Society or Insurance Committee.

Date of Birth if before 16 July, 1847 } ....184...

The Employer may cut off this page if the Card is likely to remain in his custody during the whole of its currency.

INSTRUCTIONS.

(1) SUPPLY OF STAMPS.

National Health Insurance Stamps are on sale at all Post Offices. **Stamps other than National Health Insurance Stamps found affixed to this Card will not be accepted in payment of Contributions.**

(2) TIME OF AFFIXING STAMPS.*

A Weekly Contribution is payable by the Employer for each week (commencing Monday) during the whole or any part of which the Contributor has been employed but only one contribution is payable for each week and no contribution is payable by the Employer in respect of any week during which the Contributor renders no service and either (*a*) receives no remuneration or (*b*) receives Sickness Benefit for the whole or any part of the week.

The Employer must, before any payment of wages, affix in the proper space a single National Health Insurance Stamp of the value of the joint weekly contribution of himself and the Contributor for each week (commencing Monday) for the whole or any part of which the wages are payable, and in respect of which a stamp has not already been affixed.

The number of Stamps to be affixed will be the number of Mondays for which spaces are provided on this Card, and which fall within the period for which wages are payable. When the employment begins on a day of a week other than Monday, a Stamp must also be affixed for that week if a Stamp has not already been affixed for that week.

Upon the termination of an employment, or at any time within

* Employers who are allowed by the Commissioners to stamp the Cards at the end of the quarter are subject to special Regulations as to time of stamping.

24 hours after demand by the Contributor, a Stamp must be affixed in respect of each week for which a Contribution is payable by the Employer.

All contributions payable in respect of the period to 13th April, 1913, must be paid and Stamps affixed within six days after that date.

When no wages are payable by the Employer, he must affix a Stamp on the first day of employment in each week for which a Contribution is payable.

(3) RATE OF CONTRIBUTION.

The normal rate of Contribution in Great Britain is 6d. per week, divided as follows:—

Payable by the Employer...	3d. a week.
Payable on behalf of, and recoverable from the Contributor...	3d. a week.

In certain cases other rates of Contribution and a different distribution as between Employer and Contributor, are applicable. See Pamphlet A, to be obtained at any Post Office. In the event of the Contributor being employed in Ireland, contributions in respect of her are payable at the Irish rate, but if she does not take up her residence there they may be paid on this Card.

(4) EMPLOYER'S CONTRIBUTION NOT RECOVERABLE.

Notwithstanding any contract to the contrary, the Employer is not entitled to deduct from the Wages of or otherwise to recover from the Contributor the Employer's Contribution.

(5) CHANGE OF ADDRESS.

A contributor changing her address during the currency of this Card should alter the address on page 2, and inform her Society or Insurance Committee within seven days.

(6) DEFACING CARD.

Except as otherwise provided by Regulations, no mark of any kind may be made on this Card, nor may anything be affixed to it by the Employer or Contributor, or any other person.

(7) ASSIGNMENT OR TRANSFER.

No person may assign or charge, or agree to assign or charge any Card, and any sale, transfer or assignation of, or charge on any Card is void and of no effect.

If any Employer has failed to pay any Contributions which he is liable to pay in respect of an Employed Contributor he is for each Offence liable on Summary Conviction to a fine not exceeding TEN POUNDS, and to pay a sum equal to the amount of the Contributions which he has failed to pay.

Further, if the Contributor is a Member of an Approved Society, she may take proceedings against her Employer, in which case the Employer may be compelled to make good any loss of Benefits which the Contributor has suffered.

If any Insured Person without reasonable cause fails to deliver a Contribution Card to her Employer at the times required by the Regulations, or is guilty of any other contravention of or non-compliance with any of the requirements of Part I. of the National Insurance Act, 1911, or the Regulations made thereunder, in respect of which no special penalty is provided, she is for each Offence liable on Summary Conviction to a fine not exceeding TEN POUNDS.

VOLUNTARY CONTRIBUTOR.
(WOMAN under 45 on entry into Insurance before 13th Oct., 1913.)

CLASS F.

To , 191 .

NATIONAL HEALTH INSURANCE.
Contribution Card.

Name of Approved Society or Insurance Committee.

OWNERSHIP AND CUSTODY OF CARD.

This Card is the property of the Insurance Commissioners; during its currency it is entrusted to the Contributor, who must return it together with her Insurance Book to her Society, or, if she is not a member of a Society, hand the Card and Book in at any Post Office immediately upon the expiry of the Card, but in no case later than , 191 .

A new Card will be issued in exchange or be prepared and sent to the Contributor.

The Contributor must produce this Card at any reasonable time when required by an Inspector or other authorised person or by her Society.

As the stamped Card is the evidence of payment of

Contributions, no allowance will be made for any stamps on this Card unless and until the Card has been returned as provided above.

In the event of the death of the Contributor, this Card must be returned to her Society, or to the Insurance Commissioners.

LOST CARD.

Any person finding this Card, unless he can at once return it to the Contributor, should drop it into a Post Office Letter Box.

Contributor's No..... *Class.....*

Surname .....

Christian Names .....

Address .....

.....

These particulars to be inserted **before** issue.

THIRTEEN WEEKS ENDING , 191 .

A National Health Insurance Stamp to be affixed each week in the proper space

No other Stamps may be used.

Every Stamp must be cancelled at the time of affixing by writing the date across it in ink.

Rate of Contribution 6d. a week.

In accordance with Section 13 of the Stamp Duties Management Act, 1891, any person who fraudulently **removes** any stamp from this Card, or **makes use of** any stamp removed from another Card, is guilty of **felony**.

F Quarter, ending , 191 .		1st Week, commencing Monday, , 191 .	2nd Week, commencing Monday, , 191 .	3rd Week, commencing Monday, , 191 .
4th Week, commencing Monday, , 191 .	5th Week, commencing Monday, , 191 .	6th Week, commencing Monday, , 191 .	7th Week, commencing Monday, , 191 .	8th Week, commencing Monday, , 191 .
9th Week, commencing Monday, , 191 .	10th Week, commencing Monday, , 191 .	11th Week, commencing Monday, , 191 .	12th Week, commencing Monday, , 191 .	13th Week, commencing Monday, , 191 .

The Contributor must sign in the space below before returning the Card to her Society or, if she is not a Member of a Society, to the Post Office.

Signature or Mark of Contributor .....
Witness to the Mark.....

INSTRUCTIONS.

(1.) SUPPLY OF STAMPS.

National Health Insurance Stamps are on sale at all Post Offices. **Stamps other than National Health Insurance Stamps found affixed to this Card will not be accepted in payment of Contributions.**

(2.) AFFIXING STAMPS.

A Weekly Contribution is payable for each week commencing Monday unless the Contributor is exempt from payment on account of sickness. The Contributor must affix a single National Health Insurance Stamp of the value of **6d.** at the commencement of each week in the space provided for that week.

(3.) DEFACING CARD.

Except as otherwise provided by Regulations, no mark of any kind may be made on this Card nor may anything be affixed to it by the Contributor or any other person. If a Card is accidentally damaged or defaced it should be exchanged for a new one.

(4.) CHANGE OF ADDRESS.

A Contributor changing her address during the currency of this Card should alter the address on page 2, and inform her Society or Insurance Committee within seven days.

(5.) MARRIAGE OF CONTRIBUTOR.

In the event of the marriage of the Contributor, her Card and Insurance Book must be returned to her Society, or if she is not a member of a Society must be handed in at any Post Office.

(6.) ASSIGNMENT OR TRANSFER.

No person may assign or charge, or agree to assign or charge any Card, and any sale, transfer or assignment of, or charge on any Card is void and of no effect.

If any Insured Person is guilty of any contravention of or non-compliance with any of the requirements of Part I. of the National Insurance Act, 1911, or the Regulations made thereunder, in respect of which no special penalty is provided, she is for each offence liable, on summary conviction, to a fine not exceeding Ten Pounds.

VOLUNTARY CONTRIBUTOR.
(WOMAN entering on or after 13th Oct., 1913.)

To , 191 .

CLASS FF.

NATIONAL HEALTH INSURANCE.

Contribution Card.

Name of Approved Society or Insurance Committee.

These particulars to be inserted before issue.

Contributor's No...... *Class*.....
Surname.....
Christian Names.....
Address .....
.....

OWNERSHIP AND CUSTODY OF CARD.

This Card is the property of the Insurance Commissioners; during its currency it is entrusted to the Contributor, who must return it together with her Insurance Book to her Society or, if if she is not a member of a Society, hand the Card and Book in at any Post Office immediately upon the expiry of the Card, but in no case later than

, 191 .

A new Card will be issued in exchange, or be prepared and sent to the Contributor.

The Contributor must produce this Card at any reasonable time when required by an Inspector or other authorised person or by her Society.

As the stamped Card is the evidence of payment of Contributions, no allowance will be made for any Stamps on this Card unless and until the Card has been returned as provided above.

In the event of the death of the Contributor, this Card must be returned to her Society, or to the Insurance Commissioners.

Thirteen Weeks ending , 191 .

National Health Insurance Stamps to be affixed each Week in the proper space. **No other Stamps may be used.**

FF In accordance with Section 13 of the Stamp Duties Management Act, 1891, any person who fraudently removes any Stamp from this Card or makes use of any Stamp removed from another Card is guilty of felony.

Quarter ending 191 .	Every Stamp must be cancelled at the time of affixing by writing the date across it in ink. **Rate of Contribution** ...d. a week. Stamps to be used each week } Values { one at d. one at d.			1st Commencing	Week. Monday, 191 .
2nd Commencing	Week. Monday, 191 .	3rd Commencing	Week. Monday, 191 .	4th Commencing	Week. Monday, 191 .
5th Commencing	Week. Monday, 191 .	6th Commencing	Week. Monday, 191 .	7th Commencing	Week. Monday, 191 .
8th Commencing	Week. Monday, 191 .	9th Commencing	Week. Monday, 191 .	10th Commencing	Week. Monday, 191 .
11th Commencing	Week. Monday, 191 .	12th Commencing	Week. Monday, 191 .	13th Commencing	Week. Monday, 191 .

The Contributor must sign in the space below before returning the Card to her Society or, if she is not a Member of a Society, to the Post Office.

*Signature or Mark of Contributor.*_____

*Witness to the Mark.*_____

INSTRUCTIONS.

(1.) SUPPLY OF STAMPS.

National Health Insurance Stamps are on sale at all Post Offices. *Stamps other than National Health Insurance Stamps found affixed to this Card will not be accepted in payment of Contributions.*

(2.) AFFIXING STAMPS.

A weekly Contribution is payable for each week commencing Monday unless the Contributor is exempt from payment on account of sickness. The Contributor must affix at the commencement of each week in the space provided for that week National Health Insurance Stamps to a value representing the Contribution payable by her.

(3.) DEFACING CARD.

Except as otherwise provided by Regulations, no mark of any kind may be made on this Card nor may anything be affixed to it by the Contributor or any other person. If a Card is accidentally damaged or defaced it should be exchanged for a new one.

(4). CHANGE OF ADDRESS.

A Contributor changing her address during the currency of this Card should alter the address on page 1, and inform her Society or Insurance Committee within seven days.

(5.) ASSIGNMENT OR TRANSFER.

No person may assign or charge, or agree to assign or charge any Card, and any sale, transfer or assignment of, or charge on any Card is void and of no effect

(6.) MARRIAGE OF CONTRIBUTOR.

In the event of the marriage of the Contributor, her Card and Insurance Book must be returned to her Society, or if she is not a member of a Society must be handed in at any Post Office.

(7.) LOST CARD.

Any person finding this Card, unless he can at once return it to the Contributor named on page 1, *should drop it into a Post Office Letter Box.*

If any Insured person is guilty of any Contravention of or non-compliance with any of the requirements of Part I. of the National Insurance Act, 1911, *or the Regulations made thereunder in respect of which no special penalty is provided, she is for each Offence liable on Summary Conviction to a fine not exceeding* TEN POUNDS.

VOLUNTARY CONTRIBUTOR
(WOMAN 45 and upwards on entry into Insurance before 13th Oct., 1913.)

To 191 .

CLASS G.

NATIONAL HEALTH INSURANCE.

Contribution Card.

Name of Approved Society or Insurance Committee.

These Particulars to be inserted **before** issue.

Contributor's No..... *Class.....*
Surname .....
Christian Names .....
Address .....
.....

OWNERSHIP AND CUSTODY OF CARD.

This Card is the property of the Insurance Commissioners; during its currency it is entrusted to the Contributor, who must return it together with her Insurance Book to her Society or, if she is not a Member of a Society, hand the Card and Book in at any Post Office immediately upon the expiry of the Card, but in no case later than , 191 .

A new Card will be issued in exchange, or be prepared and sent to the Contributor.

The Contributor must produce this Card at any reasonable time when required by an Inspector or other authorised person or by her Society.

As the stamped Card is the evidence of payment of Contributions, no allowance will be made for any Stamps on this Card unless and until the Card has been returned as provided above.

In the event of the death of the Contributor this Card must be returned to her Society, or to the Insurance Commissioners.

Thirteen Weeks ending , 191 .

National Health Insurance Stamps to be affixed each Week in the proper space. **No other Stamps may be used.**

G In accordance with Section 13 of the Stamp Duties Management Act, 1891, any person who fraudulently removes any Stamp from this Card or makes use of any Stamp removed from another Card is guilty of felony.

Quarter, ending 191 .	Every Stamp must be cancelled at the time of affixing by writing the date across it in ink. **Rate of Contribution d. a week.** Stamps to be used each week } Values { one at d. one at d.			1st Commencing	Week. Monday, 191 .
2nd Commencing	Week. Monday, 191 .	3rd Commencing	Week. Monday, 191 .	4th Commencing	Week. Monday, 191 .
5th Commencing	Week. Monday, 191 .	6th Commencing	Week. Monday, 191 .	7th Commencing	Week. Monday, 191 .
8th Commencing	Week. Monday, 191 .	9th Commencing	Week. Monday, 191 .	10th Commencing	Week. Monday, 191 .
11th Commencing	Week. Monday, 191 .	12th Commencing	Week. Monday, 191 .	13th Commencing	Week. Monday, 191 .

The Contributor must sign in the space below before returning the Card to her Society or, if she is not a Member of a Society, to the Post Office.

Signature or Mark of Contributor.....

Witness to the Mark.....

INSTRUCTIONS.

(1.) SUPPLY OF STAMPS.

National Health Insurance Stamps are on sale at all Post Offices. **Stamps other than National Health Insurance Stamps found affixed to this Card will not be accepted in payment of Contributions.**

(2.) AFFIXING STAMPS.

A Weekly Contribution is payable for each week commencing Monday unless the Contributor is exempt from payment on account of Sickness. The Contributor must affix at the commencement of each week in the space provided for that week National Health Insurance Stamps to a value representing the Contribution payable by her.

(3.) DEFACING CARD.

Except as otherwise provided by Regulations, no mark of any kind may be made on this Card nor may anything be affixed to it by the Contributor or any other person. If a Card is accidentally damaged or defaced it should be exchanged for a new one.

(4.) CHANGE OF ADDRESS.

A Contributor changing her address during the currency of this Card should alter the address on page 1, and inform her Society or Insurance Committee within seven days.

(5.) ASSIGNMENT OR TRANSFER.

No person may assign or charge, or agree to assign or charge any Card, and any sale, transfer or assignment of, or charge on any Card is void and of no effect.

(6.) MARRIAGE OF CONTRIBUTOR.

In the event of the marriage of the Contributor her Card and Insurance Book must be returned to her Society, or if she s not a member of a Society, must be handed in at any Post Office.

(7.) LOST CARD.

Any person finding this Card, unless he can at once return it to the Contributor named on page 1, should drop it into a Post Office Letter Box.

If any Insured person is guilty of any contravention of or non-compliance with any of the requirements of Part I. of the National Insurance Act, 1911, or the Regulations made thereunder, in respect of which no special penalty is provided, she is for each Offence liable, on Summary Conviction, to a fine not exceeding TEN POUNDS.

VOLUNTARY CONTRIBUTOR
(MARRIED WOMAN). **To** **191 :**

CLASS H.

NATIONAL HEALTH INSURANCE.

Contribution Card.

Name of Approved Society.

OWNERSHIP AND CUSTODY OF CARD.

This Card is the property of the Insurance Commissioners; during its currency it is entrusted to the Contributor, who must return it together with her Insurance Book to her Society immediately upon its expiry, but in no case later than

, 191 .

A new Card will be issued in exchange or be prepared and sent to the Contributor.

The Contributor must produce this Card at any reasonable time when required by an Inspector or other authorised person or by her Society.

As the stamped Card is the evidence of payment of Contributions, no allowance will be made for any Stamps on this Card unless and until the Card has been returned as provided above.

In the event of the death of the Contributor, this Card must be returned to her Society.

LOST CARD.

Any person finding this Card, unless he can at once return it to the Contributor, should drop it into a Post Office Letter Box.

Contributor's No..... *Class.....*

* *Surname* .....

Christian Names.....

Address .....

.....

These particulars to be inserted **before** issue.

THIRTEEN WEEKS ENDING , 191 .

A National Health Insurance Stamp to be affixed each week in the proper space.

No other stamps may be used.

Every Stamp must be cancelled at the time of affixing by writing the date across it in ink.

Rate of Contribution 3d. a week.

In accordance with Section 13 of the Stamp Duties Management Act, 1891, any person who fraudulently **removes** any Stamp from this Card, or **makes use of** any Stamp removed from another Card, is guilty of **felony.**

H Quarter ending , 191 .		1st Week, commencing Monday, 191 .	2nd Week, commencing Monday, 191 .	3rd Week, commencing Monday, 191 .
4th Week, commencing Monday, 191 .	5th Week, commencing Monday, 191 .	6th Week, commencing Monday, 191 .	7th Week, commencing Monday, 191 .	8th Week, commencing Monday, 191 .
9th Week, commencing Monday, 191 .	10th Week, commencing Monday, 191 .	11th Week, commencing Monday, 191 .	12th Week, commencing Monday, 191.	13th Week, commencing Monday, 191 .

The Contributor must sign in the space below before returning the Card to her Society.

Signature or Mark of Contributor.....

Witness to the Mark .....

INSTRUCTIONS.

(1.) SUPPLY OF STAMPS.

National Health Insurance Stamps are on sale at all Post Offices. **Stamps other than National Health Insurance**

Stamps found affixed to this Card will not be accepted in payment of Contributions.

(2.) AFFIXING STAMPS.

A Weekly Contribution is payable for each week commencing Monday unless the Contributor is exempt from payment on account of sickness. The Contributor must affix a single National Health Insurance Stamp of the value of 3d. at the commencement of each week in the space provided for that week.

(3.) CONTRIBUTOR BECOMING EMPLOYED.

In the event of the Contributor becoming employed she must obtain an ordinary Employed Contributor's Card.

(4.) DEFACING CARD.

Except as otherwise provided by Regulations, no mark of any kind may be made on this Card nor may anything be affixed to it by the Contributor or any other person. If a Card is accidentally damaged or defaced it should be exchanged for a new one.

(5.) CHANGE OF ADDRESS.

A Contributor changing her address during the currency of this Card should alter the address on page 2, and inform her Society within seven days.

(6.) ASSIGNMENT OR TRANSFER.

No person may assign or charge, or agree to assign or charge any Card, and any sale, transfer or assignment of, or charge on any Card is void and of no effect.

If any Insured Person is guilty of any contravention of or non-compliance with any of the requirements of Part I. of the National Insurance Act, 1911, or the Regulations made thereunder in respect of which no special penalty is provided, she is for each offence liable, on Summary Conviction, to a fine not exceeding Ten Pounds.

EMPLOYED CONTRIBUTOR.

Y

NATIONAL HEALTH INSURANCE.

Emergency Card.

This Card is the property of the Insurance Commissioners, and is issued for the use of an Employer in any week in which a Contributor has failed to deliver his/her ordinary Contribution Card.

A supply of these cards can be obtained at any Post Office.

The Employer must affix in the space below a single National Health Insurance Stamp of a value representing the joint Contribution of himself and the Contributor, and must cancel the Stamp by writing across it in ink the name of the Contributor and the date.

The stamped Card must be delivered to the Contributor, who must forward it to his/her Society or, if not a member of a Society, hand it in at the Post Office when returning the Contribution Card for the current period.

As the stamped Card is the only evidence of the payment of the Contribution, no allowance will be made for the Stamp on this Card unless and until the Card has been surrendered.

Postage Stamps and Unemployment Insurance Stamps must not be used.		In accordance with Section 13 of the Stamp Duties Management Act, 1891, any person who fraudulently **removes** any Stamp from this Card or **makes use of** any Stamp removed from another Card is guilty of **felony.**

The Contributor must on receiving this Card from the Employer sign and insert his/her address in the space below before returning the Card to his/her Society or, if not a Member of a Society, to the Post Office.

Signature or Mark of Contributor .....

Address .....

Witness to the Mark .....

Reserved for use of Society or Insurance Committee.

No entry must be made in this space until after the surrender of the Card to the Society or Post Office.

Name of Approved Society or Insurance Committee.

Contributor's No. _____

ASSIGNMENT OR TRANSFER.

No person may assign or charge, or agree to assign or charge any Card, and any sale, transfer or assignment of, or charge on any Card is void and of no effect.

PRODUCTION OF CARD.

The Card must be delivered to the employer when he requires it for the purpose of production to an Inspector or other authorised person, and any person having this Card in his possession, must produce it at any reasonable time when required by an Inspector or other authorised person.

LOST CARD.

Any person finding this Card, unless he can at once return it to the Contributor, should drop it into a Post Office Letter Box.

Arrears of Contributions.

R

Name of Approved Society and date of receipt of Card.

NATIONAL HEALTH INSURANCE.

These particulars to be inserted *before* issue.

Contributor's No...... *Class*.....
Surname .....
Christian Names .....
Address .....
.....

ARREARS OUTSTANDING ON.....191.....

£..... :.....*s.* : .....*d.*

National Health Insurance Stamps to be affixed by the Contributor.

Postage Stamps and Unemployment Insurance Stamps must not be used.

Every stamp must be cancelled at the time of affixing by writing the date across it in ink.

In accordance with Section 13 of the Stamp Duties Management Act, 1891, any person who fraudulently **removes** any stamp from this Card, or **makes use of** any Stamp removed from another Card, is guilty of **felony**.			

The Contributor must sign in the space below before returning the Card to his (or her) Society.

Signature or Mark of Contributor.....
Witness to the Mark .....

INSTRUCTIONS.

(1.) OWNERSHIP OF CARD.

This Card is the Property of the Insurance Commissioners.

Any person having this Card in his (or her) possession must produce it at any reasonable time when required by an Inspector or other authorised person.

(2.) SUPPLY OF STAMPS.

National Health Insurance Stamps are on sale at all Post Offices. **Stamps other than National Health Insurance Stamps found affixed to this Card will not be accepted in payment of Contributions.**

(3.) SURRENDER OF CARD TO SOCIETY.

As soon as a Stamp or Stamps have been affixed in payment of Weekly Contributions in Arrear this Card may be returned to the Society of the Insured person, and must, unless already returned, be returned to the Society with his Contribution Card for the current quarter. A new Arrears Card will be issued when required.

The date of the Receipt of the Card by the Society will be treated as the date of payment of the Arrears.

(4.) ASSIGNMENT OR TRANSFER.

No person may assign or charge, or agree to assign or charge any Card, and any sale, transfer or assignment of, or charge on any Card is void and of no effect.

(5.) CHANGE OF ADDRESS.

A Contributor changing his (or her) address while in possession of this Card should alter the address on the other side.

(6.) LOST CARD.

Any person finding this Card, unless he can at once return it to the Contributor, should drop it into a Post Office Letter Box.

If any Insured Person is guilty of any contravention of or non-compliance with any of the requirements of Part I. of the National Insurance Act, 1911, or the Regulations made thereunder, in respect of which no special penalty is provided, he (or she) is for each offence liable, on Summary Conviction, to a fine not exceeding Ten Pounds.

Second Schedule.

INSURANCE BOOKS.

MAN.

NATIONAL HEALTH INSURANCE.
EMPLOYED CONTRIBUTORS.

Number.....

(In Society's books.)

APPROVED SOCIETY established at.....

called.....

Registered Number of Society.....

INSURANCE BOOK.

Any person finding this Book, unless he can at once return it to the person named within, should drop it into a Post Office Letter Box.

VOLUNTARY CONTRIBUTOR
(WOMAN 45 and upwards on entry into Insurance before 13th Oct., 1913.)

To **191** .

CLASS G.

NATIONAL HEALTH INSURANCE.

Contribution Card.

Name of Approved Society or Insurance Committee.

These Particulars to be inserted **before** issue.

Contributor's No..... *Class.....*
Surname .....
Christian Names .....
Address .....
.....

OWNERSHIP AND CUSTODY OF CARD.

This Card is the property of the Insurance Commissioners; during its currency it is entrusted to the Contributor, who must return it together with her Insurance Book to her Society or, if she is not a Member of a Society, hand the Card and Book in at any Post Office immediately upon the expiry of the Card, but in no case later than , 191 .

A new Card will be issued in exchange, or be prepared and sent to the Contributor.

The Contributor must produce this Card at any reasonable time when required by an Inspector or other authorised person or by her Society.

As the stamped Card is the evidence of payment of Contributions, no allowance will be made for any Stamps on this Card unless and until the Card has been returned as provided above.

In the event of the death of the Contributor this Card must be returned to her Society, or to the Insurance Commissioners.

Thirteen Weeks ending , 191 .

National Health Insurance Stamps to be affixed each Week in the proper space. **No other Stamps may be used.**

G In accordance with Section 13 of the Stamp Duties Management Act, 1891, any person who fraudulently removes any Stamp from this Card or makes use of any Stamp removed from another Card is guilty of felony.

Quarter, ending 191 .	Every Stamp must be cancelled at the time of affixing by writing the date across it in ink. **Rate of Contribution d. a week.** Stamps to be used each week / Values one at d. one at d.			1st Commencing	Week. Monday, 191 .
2nd Commencing	Week. Monday, 191 .	3rd Commencing	Week. Monday, 191 .	4th Commencing	Week. Monday, 191 .
5th Commencing	Week. Monday, 191 .	6th Commencing	Week. Monday, 191 .	7th Commencing	Week. Monday, 191 .
8th Commencing	Week. Monday, 191 .	9th Commencing	Week. Monday, 191 .	10th Commencing	Week. Monday, 191 .
11th Commencing	Week. Monday, 191 .	12th Commencing	Week. Monday, 191 .	13th Commencing	Week. Monday, 191 .

The Contributor must sign in the space below before returning the Card to her Society or, if she is not a Member of a Society, to the Post Office.

Signature or Mark of Contributor.....

Witness to the Mark.....

INSTRUCTIONS.

(1.) SUPPLY OF STAMPS.

National Health Insurance Stamps are on sale at all Post Offices. **Stamps other than National Health Insurance Stamps found affixed to this Card will not be accepted in payment of Contributions.**

(2.) AFFIXING STAMPS.

A Weekly Contribution is payable for each week commencing Monday unless the Contributor is exempt from payment on account of Sickness. The Contributor must affix at the commencement of each week in the space provided for that week National Health Insurance Stamps to a value representing the Contribution payable by her.

(3.) DEFACING CARD.

Except as otherwise provided by Regulations, no mark of any kind may be made on this Card nor may anything be affixed to it by the Contributor or any other person. If a Card is accidentally damaged or defaced it should be exchanged for a new one.

(4.) CHANGE OF ADDRESS.

A Contributor changing her address during the currency of this Card should alter the address on page 1, and inform her Society or Insurance Committee within seven days.

(5.) ASSIGNMENT OR TRANSFER.

No person may assign or charge, or agree to assign or charge any Card, and any sale, transfer or assignment of, or charge on any Card is void and of no effect.

(6.) MARRIAGE OF CONTRIBUTOR.

In the event of the marriage of the Contributor her Card and Insurance Book must be returned to her Society, or if she s not a member of a Society, must be handed in at any Post Office.

(7.) LOST CARD.

Any person finding this Card, unless he can at once return it to the Contributor named on page 1, should drop it into a Post Office Letter Box.

If any Insured person is guilty of any contravention of or non-compliance with any of the requirements of Part I. of the National Insurance Act, 1911, or the Regulations made thereunder, in respect of which no special penalty is provided, she is for each Offence liable, on Summary Conviction, to a fine not exceeding TEN POUNDS.

VOLUNTARY CONTRIBUTOR
(MARRIED WOMAN). **To** **191 ?**

CLASS H.

NATIONAL HEALTH INSURANCE.

Contribution Card.

Name of Approved Society.

OWNERSHIP AND CUSTODY OF CARD.

This Card is the property of the Insurance Commissioners; during its currency it is entrusted to the Contributor, who must return it together with her Insurance Book to her Society immediately upon its expiry, but in no case later than

, 191 .

A new Card will be issued in exchange or be prepared and sent to the Contributor.

The Contributor must produce this Card at any reasonable time when required by an Inspector or other authorised person or by her Society.

As the stamped Card is the evidence of payment of Contributions, no allowance will be made for any Stamps on this Card unless and until the Card has been returned as provided above.

In the event of the death of the Contributor, this Card must be returned to her Society.

LOST CARD.

Any person finding this Card, unless he can at once return it to the Contributor, should drop it into a Post Office Letter Box.

Contributor's No...... *Class*.....

* *Surname* .....

Christian Names.....

Address .....

.....

These particulars to be inserted **before** issue.

THIRTEEN WEEKS ENDING , 191 .

A National Health Insurance Stamp to be affixed each week in the proper space.

No other stamps may be used.

Every Stamp must be cancelled at the time of affixing by writing the date across it in ink.

Rate of Contribution

3d.

a week.

In accordance with Section 13 of the Stamp Duties Management Act, 1891, any person who fraudulently **removes** any Stamp from this Card, or **makes use of** any Stamp removed from another Card, is guilty of **felony.**

H	Quarter ending , 191 .	1st Week, commencing Monday, 191 .	2nd Week, commencing Monday, 191 .	3rd Week, commencing Monday, 191 .
4th Week, commencing Monday, 191 .	5th Week, commencing Monday, 191 .	6th Week, commencing Monday, 191 .	7th Week, commencing Monday, 191 .	8th Week, commencing Monday, 191 .
9th Week, commencing Monday, 191 .	10th Week, commencing Monday, 191 .	11th Week, commencing Monday, 191 .	12th Week, commencing Monday, 191.	13th Week, commencing Monday, 191 .

The Contributor must sign in the space below before returning the Card to her Society.

Signature or Mark of Contributor.....

Witness to the Mark .....

INSTRUCTIONS.

(1.) SUPPLY OF STAMPS.

National Health Insurance Stamps are on sale at all Post Offices. **Stamps other than National Health Insurance**

Stamps found affixed to this Card will not be accepted in payment of Contributions.

(2.) AFFIXING STAMPS.

A Weekly Contribution is payable for each week commencing Monday unless the Contributor is exempt from payment on account of sickness. The Contributor must affix a single National Health Insurance Stamp of the value of 3d. at the commencement of each week in the space provided for that week.

(3.) CONTRIBUTOR BECOMING EMPLOYED.

In the event of the Contributor becoming employed she must obtain an ordinary Employed Contributor's Card.

(4.) DEFACING CARD.

Except as otherwise provided by Regulations, no mark of any kind may be made on this Card nor may anything be affixed to it by the Contributor or any other person. If a Card is accidentally damaged or defaced it should be exchanged for a new one.

(5.) CHANGE OF ADDRESS.

A Contributor changing her address during the currency of this Card should alter the address on page 2, and inform her Society within seven days.

(6.) ASSIGNMENT OR TRANSFER.

No person may assign or charge, or agree to assign or charge any Card, and any sale, transfer or assignment of, or charge on any Card is void and of no effect.

If any Insured Person is guilty of any contravention of or non-compliance with any of the requirements of Part I. of the National Insurance Act, 1911, or the Regulations made thereunder in respect of which no special penalty is provided, she is for each offence liable, on Summary Conviction, to a fine not exceeding Ten Pounds.

EMPLOYED CONTRIBUTOR.

Y

NATIONAL HEALTH INSURANCE.

Emergency Card.

This Card is the property of the Insurance Commissioners, and is issued for the use of an Employer in any week in which a Contributor has failed to deliver his/her ordinary Contribution Card.

A supply of these cards can be obtained at any Post Office.

The Employer must affix in the space below a single National Health Insurance Stamp of a value representing the joint Contribution of himself and the Contributor, and must cancel the Stamp by writing across it in ink the name of the Contributor and the date.

The stamped Card must be delivered to the Contributor, who must forward it to his/her Society or, if not a member of a Society, hand it in at the Post Office when returning the Contribution Card for the current period.

As the stamped Card is the only evidence of the payment of the Contribution, no allowance will be made for the Stamp on this Card unless and until the Card has been surrendered.

Postage Stamps and Unemployment Insurance Stamps must not be used.		In accordance with Section 13 of the Stamp Duties Management Act, 1891, any person who fraudulently **removes** any Stamp from this Card or **makes use of** any Stamp removed from another Card is guilty of **felony.**

The Contributor must on receiving this Card from the Employer sign and insert his/her address in the space below before returning the Card to his/her Society or, if not a Member of a Society, to the Post Office.

Signature or Mark of Contributor .....

Address .....

Witness to the Mark .....

Reserved for use of Society or Insurance Committee.

No entry must be made in this space until after the surrender of the Card to the Society or Post Office.

Name of Approved Society or Insurance Committee.

Contributor's No. _____

ASSIGNMENT OR TRANSFER.

No person may assign or charge, or agree to assign or charge any Card, and any sale, transfer or assignment of, or charge on any Card is void and of no effect.

PRODUCTION OF CARD.

The Card must be delivered to the employer when he requires it for the purpose of production to an Inspector or other authorised person, and any person having this Card in his possession, must produce it at any reasonable time when required by an Inspector or other authorised person.

LOST CARD.

Any person finding this Card, unless he can at once return it to the Contributor, should drop it into a Post Office Letter Box.

Arrears of Contributions.

R

Name of Approved Society and date of receipt of Card.

NATIONAL HEALTH INSURANCE.

These particulars to be inserted *before* issue.

Contributor's No...... *Class*.....
Surname .....
Christian Names .....
Address .....
.....

ARREARS OUTSTANDING ON.....191.....

£..... :.....*s.* : .....*d.*

National Health Insurance Stamps to be affixed by the Contributor.

Postage Stamps and Unemployment Insurance Stamps must not be used.

NATIONAL HEALTH INSURANCE.

Surname .....

Christian Names (in full) .....

Address { .... }

Any change of Address should be shown here. { .... }

Nationality if not a British subject. .....

Occupation .....

The Contributor must sign his name here immediately on receiving this book. .....

TABLE OF WEEKLY CONTRIBUTIONS.

WAGES, ETC.	Value of stamp to be affixed by Employer.	Amount recoverable from Contributor.
	d.	*d.*
Where the contributor receives wages or other money payments :—		
If he is under 21, whatever the rate of remuneration may be.	7	4
If he is 21 *or upwards*		
(1) where board and lodging are provided *or* rate of remuneration exceeds 2/6 a working day.	7	4
(2) where board and lodging are not provided *and*		
(i.) rate of remuneration exceeds 2/- but does not exceed 2/6 a working day.	7	3
(ii.) rate of remuneration exceeds 1/6 but does not exceed 2/- a working day.	6	1
(iii.) rate of remuneration does not exceed 1/6 a working day.	6	0
N.B.—*For the contributions payable where the contributor receives NO wages or other money payments, see page* 508.		

In certain classes of employment and in certain localities where it is usual for the contributor to receive full remuneration during sickness, an arrangement may be made by Order of the Commissioners whereby the rate of the joint contribution is reduced by 2*d.* per week, 1*d.* being taken off the contributor's contribution, and 1*d.* off the employer's contribution.

A reduction in the employed rate is also made in the case of contributors who are employed in the Mercantile Marine on foreign-going ships.

NATIONAL HEALTH INSURANCE.

Date of Entry into Insurance ....191...
Age at next birthday after entry.....

No. .....

Quarter ended.	RECORD OF CONTRIBUTIONS, ETC.	No. of Weeks.	Initials of Society Official.
191 .	Contributions paid....		
191 .	Contributions paid.....		
	Arrears paid in respect of previous Quarter...		
	Contributions paid.....		
	Arrears paid in respect of previous Quarters..		
	Contributions paid.....		
	Arrears paid in respect of previous Quarters..		
	Contributions paid.....		
	No. of Weeks' Sickness.....		
	No. of Weeks' Arrears.....		
	Arrears paid in respect of previous Quarters..		
	TOTAL No. of Weeks' Contributions and Arrears paid, carried forward to next Book		

BENEFITS { Ordinary Rate of Sickness Benefit.
....a week.

NOTE.—An employed Contributor becomes entitled to—

(1) SANATORIUM BENEFIT :—Upon entry into Insurance.

(2) MEDICAL BENEFIT :—Upon entry into Insurance, but not during the first six months after the commencement of the Act.

(3) SICKNESS AND MATERNITY BENEFIT. — So soon as 26 weeks have elapsed since entry into Insurance, and 26 weekly Contributions have been paid by or in respect of him.

(4) DISABLEMENT BENEFIT :—So soon as 104 weeks have elapsed since entry into Insurance, and 104 weekly Contributions have been paid by or in respect of him.

	Duration.		Amount.		
	Wks	dys.	£	s.	d.
Sickness Benefit.....					
Maternity Benefit	—				
.....Benefit.....					
Sickness Benefit.....					
Maternity Benefit	—				
.... Benefit					
Sickness Benefit.....					
Maternity Benefit	—				
....Benefit					
	—	—	—	—	—

NATIONAL HEALTH INSURANCE.

PAYMENT OF ARREARS.				RECORD OF SICKNESS BENEFIT.		
Date.	Amount.		Initials of Society Official.	Sickness Benefit.		Initials of Society Official.
	s.	d.		Began.	Ended.	

GENERAL INFORMATION.

INSURANCE BOOKS.

This book will contain a record of the contributions paid in respect of the insured person (called the contributor), of the arrears due from and paid by him, and of the benefits which he has received under the Act. Great care should therefore be taken to guard against its loss.

The book must be deposited by the contributor with his Society:

(*a*) upon surrendering his contribution card,

(*b*) when he gives notice of disease or disablement, and

(*c*) whenever the Society requires it for production to an Inspector or other authorised person.

It will be returned within 21 days after deposit, or at the end of the disease or disablement.

The book must also be produced when the contributor makes a claim for maternity benefit.

The contributor should satisfy himself that the necessary entries have been correctly made in the book.

If the contributor is a workman in an insured trade the book must be produced when a claim for unemployment benefit is made or when he desires to obtain payment in respect of unemployment from an association. If the book is then in the hands of his Society it will be returned within 7 days after application for it.

The contributor on changing his address should alter the address on page 1 of this book and inform his Society within 7 days.

Upon the contributor ceasing to be a member of the Society, or transferring to another branch of the Society, the book must be surrendered.

The contributor should obtain from his Society a copy of the rules of the Society in which will be found particulars of the conditions of membership and of the benefits.

No person may assign or charge or agree to assign or charge any Insurance Book, and any sale, transfer, assignment of or charge on any Insurance Book is void and of no effect.

The employer cannot demand the production of this Book.

CONTRIBUTION CARDS.

The contributions are collected by means of National Health Insurance Stamps affixed to contribution cards.

The contributor must produce his card to his employer at any time when required, and must deliver it up to his employer whenever the employer requires it for the purpose of stamping, or of production to an Inspector or other authorised person.

A weekly contribution is payable by the employer for each week (commencing Monday) during the whole or any part of which the contributor has been employed, but only one contribution is payable for each week, and no contribution is payable by the employer in respect of any week during which the contributor renders no service, and either (*a*) receives no remuneration, or (*b*) receives sickness benefit for the whole or part of the week.

The employer is required to affix to the card on a day not later than the day on which wages are paid a single National Health Insurance Stamp of the value of the joint contribution due from himself and from the contributor for every week for which a contribution is payable. (The Insurance Commissioners may allow exceptional arrangements to be made for stamping cards in special cases.)

All contributions payable at the date of the expiration of the card must be paid and stamps affixed by that date whether the wages have been paid or not. Upon the termination of an employment, or at any time after 24 hours' notice by the contributor, a stamp must be affixed in respect of every week for which a contribution is payable by the employer.

When the contributor receives no wages or other money payments from his employer, the latter must affix a stamp on the first day of employment in each week.

The card when stamped will be returned to the contributor, but if he is in continuous employment the card may, with the consent of the contributor, be retained by the employer, who will be responsible for its safe custody.

It must be returned to the contributor, subject to 48 hours' notice, on demand by him, and in any case at the end of the period for which it is issued, and on his leaving his employment.

If the card should be lost or destroyed the contributor should immediately apply to his Society for the issue to him of a new card.

If at any time the contributor, while not in possession of a card, requires one for immediate delivery to his employer, he may obtain one at any Post Office on making an application on a form to be obtained there, and on production of this book.

If the contributor without reasonable cause fails to produce his card to his employer at the proper times, the contributor is liable to a fine not exceeding TEN POUNDS. If for any reason the contributor fails to produce a card the employer will use a special Emergency Card for him which, when stamped, he will hand to the contributor.

The contributor must, within 14 days after the expiration of the card, sign and deliver up to his Society the contribution card and any emergency cards used for him in the period. A card for the next period will then be issued to him if one has not already been issued.

Any contributor who surrenders a card on which contributions have been paid by his employer at the rate of 6*d.* or 4*d.*, must make a declaration on a form to be obtained from his Society, in respect of every such contribution, stating the names and addresses of his employers.

The stamped card or cards are the only evidence of the payment of contributions for the period, and no allowance will be made for any stamps on any card unless and until the card or cards have been delivered up.

A contributor must deliver up his card to his Society before it expires and obtain a new one if—

(1) it has been defaced;
(2) he ceases to be a member of the Society;
(3) he transfers to another Society or branch;
(4) he changes his place of residence to Wales, England, or Ireland;
(5) he becomes a voluntary contributor.

A contributor may, if he chooses, on changing his employment, deliver up his contribution card and obtain a new card from his Society.

Upon making any claim for benefit the contributor must, if required, produce his card to his Society.

Any person having in his possession the card or book of an insured person must produce it at any reasonable time when required by an Inspector or other officer appointed under the Act, or duly authorised to act in the execution of the Act.

In the event of the death of the contributor this book, together with the contribution card and any emergency cards issued in respect of him, must be returned to the Society.

RATES OF CONTRIBUTION.

The joint contribution payable by the contributor and his employer is in ordinary cases in Great Britain 7*d.* a week. In the event of the contributor being employed in Ireland, contributions in respect of him are payable at the Irish rate.

Where the rate of the remuneration earned by a contributor who is 21 or upwards is less than 2*s.* a working day and the remuneration does not include board and lodging, the joint contribution is 6*d.* a week, and 1*d.* a week is added by the State.

Remuneration includes everything to which the contributor is entitled in return for his services; thus the remuneration of a domestic servant includes in most cases board and lodging in addition to money wages. In certain circumstances it is necessary to fix the money value of the remuneration where it includes or consists of other things than money payments before the rate of contribution can be determined.

When the contributor receives wages or other money payments from his employer, the employer can only recover the contributor's contribution by deducting a corresponding amount from his wages, and he can only deduct from wages the contributions due for the period for which the wages are paid.

When the contributor receives wages or other money payments but from some person other than his employer, the employer can recover the contributor's contributions by process of law, if the contributor refuses to repay such contributions.

Notwithstanding any contract to the contrary, the employer is not entitled to deduct from the wages of or otherwise to recover from the contributor the employer's contributions.

Contributions cease to be payable in respect of the contributor when he reaches the age of 70.

The table on page 1 of this book shows the various rates of contribution, and how the joint weekly contribution in each case is divided between the contributor and his employer where the contributor receives wages or other money payments.

When the contributor receives no wages or other money payments either from his employer or from any other person, the

whole of the contribution is payable by the employer, and he is not entitled to recover any part of it from the contributor.

A contributor who is out of employment, or whose employer is not liable to pay the contribution in any week may, if he chooses, himself pay the contributions by affixing the proper stamps to his card as the contributions become due.

Any person who affixes a stamp to a card is required immediately after affixing it to cancel the stamp by writing the date in ink across the face of the stamp.

ARREARS:—(*EMPLOYED CONTRIBUTORS ONLY.*)

The contributor may, if he so desires, pay arrears of contributions, obtaining for the purpose an Arrears Card from his Society. After a stamp has been affixed to an Arrears Card it must be cancelled immediately and the card forwarded to his Society. The date of the receipt of the card by the Society will be treated as the date of payment of the arrears. Upon the production of this book to the Society, the date and amount of the payment will be entered.

. . . . . .

OFFENCES.

Any person who fraudulently removes a stamp from a card or makes use of a stamp removed from a card is guilty of felony.

If the contributor for the purpose of obtaining any benefit knowingly makes any false statement, he is liable on summary conviction to imprisonment for a term not exceeding three months with or without hard labour.

If the contributor is guilty of any other contravention of, or non-compliance with any of the requirements of the health provisions of the National Insurance Act, 1911, or the Regulations made thereunder, he is for each offence liable on summary conviction to a fine not exceeding TEN POUNDS.

If it is found at any time that a person has received any benefit to which he was not lawfully entitled, he, or, in the case of his death, his personal representatives, will be liable to repay to the Insurance Commissioners the value of such benefits.

If any employer has failed to pay any contributions which he is liable to pay in respect of an employed contributor, he is for each offence liable on summary conviction to a fine not exceeding TEN POUNDS, and to pay a sum equal to the amount of the contributions which he has failed to pay. Further, the contributor may take proceedings against his employer, in which case the employer may be compelled to make good any loss of benefits which the contributor has suffered.

FOR USE OF LABOUR EXCHANGE.

RECORD OF UNEMPLOYMENT BENEFIT.
(Person in an insured trade.)

Unemployment Benefit began.	Initials.	Unemployment Benefit ended.	Initials.

Class A. _____

Number _____

Insurance Committee No. _____

MAN.

NATIONAL HEALTH INSURANCE.

Employed Deposit Contributor.

_____ INSURANCE COMMITTEE.

_____

_____

_____

_____

_____

INSURANCE BOOK.

Any person finding this Book, unless he can at once return it to the person named within, should drop it into a Post Office Letter Box.

ADDRESSES.

Whenever the Contributor changes his address he must write his new address in the first blank space below.

Address .....

.....

Nationality if not a British Subject. .....

Occupation .....

The Contributor must sign his name here immediately on receiving this book. .....

The Contributor should note the following Special Instructions:—

1. On changing his address he should write his new address in the space provided opposite and inform the Insurance Committee within seven days.

2. When he makes a claim for benefit he must fill in the form supplied for the purpose and forward it as directed on the form.

3. When a claim for Unemployment benefit is made this book must be produced.

4. At the end of each quarter he should hand in this book and his contribution card at a Post Office.

5. If he ceases to be a Deposit Contributor he should hand in this book and his contribution card at a Post Office.

TABLE OF WEEKLY CONTRIBUTIONS.

WAGES, ETC.	Value of stamp to be affixed by Employer.	Amount recoverable from Contributor.
Where the Contributor receives wages or other money payments :—	*d.*	*d.*
If he is under 21—whatever the rate of remuneration may be.	7	4
If he is 21 *or upwards*—		
(1) where board and lodging are provided *or* rate of remuneration exceeds 2/6 a working day.	7	4
(2) where board and lodging are not provided *and*		
(i.) rate of remuneration exceeds 2/-, but does not exceed 2/6 a working day.	7	3
(ii.) *rate of remuneration exceeds 1/6, but does not exceed 2/- a working day.	6	1
(iii.) *rate of remuneration does not exceed 1/6 a working day.	6	0
N.B.—*For the contributions payable where the contributor receives NO wages or other money payments see page* 520.		

In certain classes of employment and in certain localities where it is usual for the contributor to receive full remuneration during sickness, an arrangement may be made by Order of the Commissioners whereby the rate of the joint contribution is reduced by 2*d.* per week, 1*d.* being taken off the contributor's contribution, and 1*d.* off the employer's contribution.

A reduction in the employed rate is also made in the case of contributors who are employed in the Mercantile Marine on foreign-going ships.

* Where the rate of the remuneration earned by a contributor who is 21 or upwards does not exceed 2*s.* a working day and the remuneration does not include board and lodging, the joint contribution is 6*d.* a week, and 1*d.* a week is added by the State.

Any contributor who surrenders a card on which contributions have been paid by his employer at the rate of 6*d.* or 4*d.* must make a declaration on a form to be obtained at a Post Office, in respect of every such contribution, stating the names and addresses of his employers.

This account shews the contributions paid for you and the payments out of your contributions. *When benefit is paid to you, only $\frac{1}{5}$ths of the benefit comes out of your contributions and is shewn in this book. The remaining $\frac{4}{5}$ths is paid by the State.*

The amount paid to you will therefore be greater than the amount shewn in this book.

Quarter ending	Receipts.	No. of weeks.	Amount. £	s.	d.	Payments.	£	s.	d.
1st									
191 .	Contributions ...					* $\frac{1}{5}$ths *of* Charge for Sanatorium Benefit and Administration Expenses.			
	Less ...								
2nd	Brought forward	...							
191 .	Contributions ...					* $\frac{1}{5}$ths *of* Charge for Sanatorium Benefit and Administration Expenses.			
	Less ...								
3rd	Brought forward	...							
191 .	Contributions ...					* $\frac{1}{5}$ths *of* Annual Charge for Sanatorium Benefit, Medical Benefit, and Administration Expenses.			
	Less ...					.....Benefit			
	Carried forward								

This account shews the contributions paid for you and the payments out of your contributions. *When benefit is paid to you, only $\frac{1}{9}$ths of the benefit comes out of your contributions and is shewn in this book. The remaining $\frac{2}{9}$ths is paid by the State.*

The amount paid to you will therefore be greater than the amount shewn in this book.

Quarter ending	Receipts.	No. of weeks.	Amount. £	s.	d.	Payments.	£	s.	d.
4th	Brought forward								
						.....Benefit			
						.....Benefit			
191 .	Contributions ...								
	Less ...								
5th	Brought forward	...							
						.....Benefit			
						.....Benefit			
191 .	Contributions ...								
	Less ...								
6th	Brought forward	...							
						.. ..Benefit			
						.....Benefit			
191 .	Contributions ...								
	Less ...								
	Carried forward								

This account shews the contributions paid for you and the payments out of your contributions. *When benefit is paid to you, only $\frac{7}{9}$ths of the benefit comes out of your contributions and is shewn in this book. The remaining $\frac{2}{9}$ths is paid by the State.*

The amount paid to you will therefore be greater than the amount shewn in this book.

Quarter ending	Receipts.	No. of weeks.	Amount. £	s.	d.	Payments.	£	s.	d.
7th	Brought forward					*$\frac{7}{9}$ths of Annual Charge for Sanatorium and Medical Benefit and Administration Expenses.			
191 .	Contributions ...								
						.....Benefit			
	Less ...					.....Benefit			
8th	Brought forward	...							
						.....Benefit			
191 .	Contributions ...					.....Benefit			
	Less ...								
9th	Brought forward	..							
						.....Benefit			
						.....Benefit			
191 .	Contributions ...								
	Less ...								
	Carried forward								

This account shews the contributions paid for you and the payments out of your contributions. *When benefit is paid to you, only $\frac{7}{9}$ths of the benefit comes out of your contributions and is shewn in this book. The remaining $\frac{2}{9}$ths is paid by the State.*

The amount paid to you will therefore be greater than the amount shewn in this book.

Quarter ending	Receipts.	No. of weeks.	Amount. £	s.	d.	Payments. £	s.	d.
10th	Brought forward							
						.....Benefit		
						.....Benefit		
191 .	Contributions ...							
	Less ...							
	Carried forward							

RECORD OF SICKNESS BENEFIT.

Sickness Benefit. Began.	Ended.	Initials.	Sickness Benefit. Began.	Ended.	Initials.

NOTE.—The words shewn above in italics and marked with an asterisk are applicable only to insured persons the cost of whose benefits under the National Insurance Act, 1911, is derived as to two-ninths parts thereof from moneys provided by Parliament.

NATIONAL HEALTH INSURANCE.

Class A.

*Surname*_____ *No.*_____

*Christian names (in full)*_____

GENERAL INFORMATION.

INSURANCE BOOKS.

This book will contain a record of the contributions paid in respect of the insured person (called the contributor) and of the benefits which he has received under the Act. Great care should therefore be taken to guard against its loss.

The book must be handed in by the contributor at a Post Office upon surrendering his contribution card.

The book will be forwarded by the Post Office to the Insurance Commissioners, and after the necessary particulars have been entered will be returned to the contributor who should satisfy himself that the entries have been correctly made.

If the contributor is a workman in an insured trade the book must be produced when a claim for unemployment benefit is made. If the book is then in the hands of the Insurance Commissioners it will be returned within seven days after application for it.

The contributor, on changing his address, should enter his new address on page 2 of the cover of this book, and inform the Insurance Committee within seven days.

Upon the contributor ceasing to be a Deposit Contributor the book together with the current contribution card must be surrendered to the Post Office for transmission to the Insurance Commissioners.

No person may assign or charge, or agree to assign or charge any Insurance Book, and any sale, transfer, assignment of or charge on any Insurance Book is void and of no effect.

The employer cannot demand the production of this book.

CONTRIBUTION CARDS.

The contributions are collected by means of National Health Insurance Stamps affixed to contribution cards.

The contributor must produce his card to his employer at any time when required, and must deliver it up to his employer whenever the employer requires it for the purpose of stamping, or of production to an Inspector or other authorised person.

A weekly contribution is payable by the employer for each week (commencing Monday) during the whole or any part of which the contributor has been employed, but only one contribution is payable for each week, and no contribution is payable by the employer in respect of any week during which the contributor renders no service, and either (*a*) receives no remuneration, or (*b*) receives sickness benefit for the whole or part of the week.

The employer is required to affix to the card on a day not later than the day on which wages are paid a single National Health Insurance Stamp of the value of the joint contribution due from himself and from the contributor for every week for which a conbution is payable. (The Insurance Commissioners may allow exceptional arrangements to be made for stamping cards in special cases.)

All contributions payable at the date of the expiration of the card must be paid and stamps affixed within 6 days after that date whether the wages have been paid or not. Upon the termination of an employment, or at any time after 24 hours' notice by the contributor, a stamp must be affixed in respect of every week for which a contribution is payable by the employer.

When the contributor receives no wages or other money payments from his employer, the latter must affix a stamp on the first day of employment in each week for which a contribution is payable.

The card when stamped will be returned to the contributor, but if he is in continuous employment the card may, with the consent of the contributor, be retained by the employer, who will be responsible for its safe custody.

It must be returned to the contributor, subject to 48 hours' notice, on demand by him, and in any case within 6 days after the end of the period for which it is issued, and on his leaving his employment.

If the card should be lost or destroyed the contributor should immediately apply at a Post Office for the issue to him of a new card.

If the contributor without reasonable cause fails to produce his card to his employer at the proper times the contributor is liable to a fine not exceeding TEN POUNDS. If for any reason the contributor fails to produce a card the employer will use a special Emergency Card for him which, when stamped, he will hand to the contributor.

The contributor must, within 14 days after the expiration of the card, sign and deliver up at a Post Office the contribution card and any emergency cards used for him in the period. A card for the next period will then be issued to him if one has not already been issued.

Any contributor who surrenders a card on which contributions have been paid by his employer at the rate of 6*d.* or 4*d.* must make a declaration on a form to be obtained at a Post Office, in respect of every such contribution, stating the names and addresses of his employers.

The stamped card or cards are evidence of the payment of contributions for the period, and no allowance will be made for any stamps on any card unless and until the card or cards have been delivered up.

A contributor must deliver up his card at a Post Office before it expires and obtain a new one if—

(1) it has been defaced;
(2) he ceases to be a Deposit Contributor;
(3) he changes his place of residence to Scotland, Ireland or Wales (including Monmouthshire);
(4) he becomes a Voluntary Contributor.

A contributor may, if he choses, on changing his employment, deliver up his contribution card and obtain a new card at a Post Office.

This book must be produced for inspection on every occasion on which application is made at a Post Office for the issue of a new card.

Any person having in his possession the card or book of an insured person must produce it at any reasonable time when required by an Inspector or other officer appointed under the Act, or duly authorised to act in the execution of the Act.

RATES OF CONTRIBUTION.

The joint contribution payable by the contributor and his employer is in ordinary cases in Great Britain 7*d.* a week. In the event of the contributor being employed in Ireland, contributions in respect of him are payable at the Irish rate, but, if he does not take up his residence there, they may be paid on the English card.

Where the rate of the remuneration earned by a contributor who is 21 or upwards does not exceed 2*s.* a working day and the remuneration does not include board and lodging, the joint contribution is 6*d.* a week, and 1*d.* a week is added by the State.

Remuneration includes everything to which the contributor is entitled in return for his services; thus the remuneration of a domestic servant includes in most cases board and lodging in addition to money wages. In certain circumstances it is necessary to fix the money value of the remuneration where it includes or consists of other things than money payments before the rate of contribution can be determined.

When the contributor receives wages or other money payments from his employer, the employer can only recover the contributor's

contribution by deducting a corresponding amount from his wages, and he can only deduct from wages the contributions due for the period for which the wages are paid.

When the contributor receives wages or other money payments, but from some person other than his employer, the employer can recover the contributor's contributions by process of law, if the contributor refuses to repay such contributions.

Notwithstanding any contract to the contrary, the employer is not entitled to deduct from the wages of or otherwise to recover from the contributor the employer's contributions.

Contributions cease to be payable in respect of the contributor when he reaches the age of 70.

The table on page 2 of this book shows the various rates of contribution, and how the joint weekly contribution in each case is divided between the contributor and his employer where the contributor receives wages or other money payments.

When the contributor receives no wages or other money payments either from his employer or from any other person, the whole of the contribution is payable by the employer, and he is not entitled to recover any part of it from the contributor.

A contributor who is out of employment, or whose employer is not liable to pay the contribution in any week may, if he chooses, himself pay the contributions by affixing the proper stamps to his card as the contributions become due.

Any person who affixes a stamp to a card is required immediately after affixing it to cancel the stamp by writing the date in ink across the face of the stamp.

BENEFITS.

A full explanation of the benefits and of the conditions attaching to them is contained in a pamphlet, which can be obtained from the Official of the Insurance Committee whose address appears on the front of this book.

DEATH OF CONTRIBUTOR.

In the event of the death of the contributor this book, together with the contribution card and any emergency cards issued in respect of him must be returned to the Insurance Commissioners.

Four-sevenths of the amount then standing to the credit of his account will be paid to the person whom the contribution has duly nominated. If no nomination is made it will be paid to the person entitled to his goods.

CONTRIBUTOR WHO HAS GONE TO RESIDE ABROAD.

Where a Deposit Contributor proves to the satisfaction of the Insurance Committee that he has permanently ceased to reside in the United Kingdom, four-sevenths of the amount then standing to the credit of his account may be paid to him.

OFFENCES.

Any person who fraudulently removes a stamp from a card or makes use of a stamp removed from a card is guilty of felony.

If the contributor for the purpose of obtaining any benefit knowingly makes any false statement, he is liable on summary conviction to imprisonment for a term not exceeding three months with or without hard labour.

If the contributor is guilty of any other contravention of, or non-compliance with any of the requirements of Part I. of the National Insurance Act, 1911, or the Regulations made thereunder in respect of which no special penalty is provided, he is for each offence liable on summary conviction to a fine not exceeding TEN POUNDS.

If it is found at any time that a person has received any benefit to which he is not lawfully entitled, he or, in the case of his death, his personal representatives, will be liable to repay to the Insurance Commissioners the value of such benefits.

If any employer has failed to pay any contributions which he is liable to pay in respect of an employed contributor, he is for each offence liable on summary conviction to a fine not exceeding TEN POUNDS, and to pay a sum equal to the amount of the contributions which he has failed to pay.

FOR USE OF LABOUR EXCHANGE.

RECORD OF UNEMPLOYMENT BENEFIT.
(Person in an Insured Trade.)

Unemployment Benefit Began.	Initials.	Unemployment Benefit Ended.	Initials.

It is to the advantage of every insured person to become a member of an Approved Society for the purposes of the Act.

It is open to a Deposit Contributor at any time to join any Approved Society which is willing to accept him.

If an insured person who has been a Deposit Contributor becomes a member of an Approved Society for the purposes of the Act, the amount standing to the credit of his account, subject if necessary to certain adjustments, will be transferred to the Society.

Third Schedule.

FORMS.

Form No. 1.

NATIONAL HEALTH INSURANCE.

EMPLOYED CONTRIBUTORS ONLY.

This form when completed should be handed in at a Post Office.

Application by an EMPLOYED CONTRIBUTOR for a Contribution Card.

Card "A" or "H" to be issued on this application.

*Full Name of Applicant** .....

(*Home*) *Address*.....

I hereby declare that—(*a*) I am liable to compulsory Insurance as employed contributor* and that

(1) Declaration by an Employed Contributor who has been previously insured.
- (*b*) I have surrendered my Contribution Card and have not yet obtained a Card for the *next* Quarter.

(2) Declaration by an Employed Contributor who has not been previously insured.
- (*c*) I have not received a Contribution Card for the purposes of National Health Insurance.

Strike out the clauses and words not applicable to the case.

And I hereby apply for the issue to me of a Contribution Card.

For use of Postmaster.

This space to be dated with Post Office date-stamp when the card is issued.

[.....]
Insert here Man or Woman.

Signature of Applicant.....

Date..... 191.....

---

* NOTE.—The applicant must be 16 and under 70 years of age and must be employed by an employer—

(1) in manual labour; or

(2) otherwise than in manual labour at a rate of remuneration not exceeding £160 a year.

Form No. 2.

NATIONAL HEALTH INSURANCE.

Application to an APPROVED SOCIETY for the issue of a new contribution card to replace a card previously issued for the same quarter.

I (*insert name*) ..... (Contributor's No.....)

of (*insert address*) .....
hereby declare that—

Strike out the lines not applicable.

(*a*) The contribution card issued to me for the current quarter has been lost (or destroyed) (or damaged) (or defaced).
(*b*) I have ceased to be a voluntary contributor, and am or am about to become an employed contributor.
(*c*) I have changed my employer.
(*d*) I have surrendered my card to (*insert name of Society or Post Office*) .....
(*e*) I have changed my place of residence from ....to the above address.

[*It is not necessary to obtain a new Card when the Contributor changes his residence within England, Scotland, Ireland, or Wales, but only if he transfers his residence from one of these Countries to another.*]
and I hereby apply for the issue to me of a new card.

Signature of Applicant.....

Date ..... 191.....

NOTE.—When making this application, the Applicant must surrender the old card if it is still in his possession.

Form No. 3.

NATIONAL HEALTH INSURANCE.

EMPLOYED CONTRIBUTOR.

This form, when completed, should be handed in at a Post Office.

Card "A" or "E" to be issued on this application.

APPLICATION FOR THE ISSUE OF AN EMPLOYED CONTRIBUTOR'S CARD TO REPLACE A CARD PREVIOUSLY ISSUED FOR THE SAME QUARTER.

Full Name of Applicant .....

(*Home*) *Address* .....

I hereby declare that—

I am an employed Contributor and that—

(*a*) I have changed my Employer;

(*b*) the Contribution Card issued to me for the current quarter has been *lost, destroyed, damaged, defaced, or was issued in error;*

(*c*) I have surrendered my contribution card for the current quarter to

(*Insert name of Society or Post Office*)

.....

.....

(1) upon ceasing to be a member of that Society;

(2) upon changing my place of residence from.....

.....

to the above address (see Note A);

(*d*) I have surrendered my contribution card for the current quarter, and am unable to obtain a new card from my Society before the next contribution in respect of me becomes payable;

I have ceased to be a Voluntary Contributor, and I am, or am about to become, an Employed Contributor;

Strike out the clauses and words not applicable to the case.

and I hereby apply for the issue to me of a new Card. (See Note B.)

[.....]
Insert Man or Woman.

Signature of Applicant.....

Date..... .....191...

NOTE A.—It is not necessary to obtain a new card in the case of a change of residence unless it is from Scotland, Ireland, or Wales (including Monmouthshire) to England.

NOTE B.—When making this application the Applicant must surrender the current card if it is still in his possession, and produce his Insurance Book for inspection.

The Applicant must state here—	For the use of the Postmaster.
(*a*) his number in his Insurance Book.	
and (if he is a member of a Society)	
(*b*) the name of his Society.	This space to be dated with Post Office date-stamp when the card is issued.
.....	

Form No. 4.

NATIONAL HEALTH INSURANCE.

No Card may be issued by the Post Office on this application.

I. APPLICATION FOR A CONTRIBUTION CARD BY A PERSON RESIDENT IN ENGLAND DESIROUS OF BECOMING A VOLUNTARY DEPOSIT CONTRIBUTOR.

*Full Name of Applicant**_____

*Home Address*_____

QUESTION.	ANSWER.
1. When were you born? ... ... Where?	
2. How old will you be at your next birthday?	
3. Are you a British subject? ...	
4. What is your exact occupation? ...	
5. Are you qualified to become a Voluntary Contributor? (*See below.*)*	
6. Are you married?	
7. Have you been previously insured under the National Insurance Act, 1911?	
8. Are you, or have you been a member of an Approved Society? If so state— (i) the name of the Society, (ii) the date on which you ceased to be a member.	

I hereby declare that—

The above answers are true; and that

I am desirous of becoming a Voluntary Deposit Contributor; and I hereby apply for the issue to me of a Contribution Card [*Insert Man or Woman*].

*Signature of Applicant*_____

*Date*_____ 191__

* The Applicant must be 16 and under 70 years of age at the date of entry into insurance; and must be engaged in some regular occupation and be wholly or mainly dependent for his (or her) livelihood on his (or her) earnings from that occupation, and must **NOT** be in receipt of a total income from all sources exceeding £160 a year.

NATIONAL HEALTH INSURANCE

No Card may be issued by the Post Office on this application.

II. Application by a VOLUNTARY DEPOSIT CONTRIBUTOR for the issue of a new Contribution Card to replace a Card previously issued.

*Full Name of Applicant*_____

(*Home*) *Address* _____

_____

Strike out the words or lines not applicable.

I hereby declare that—

(1.) I am a Voluntary Contributor and am not a member of an Approved Society.

(2.) The number in my Insurance Book is.....

(3.) The Contribution Card issued to me for the current quarter has been *lost, destroyed, damaged, defaced.*

(4.) I have changed my address from (*see Note A*).

_____

_____

to the above address and have surrendered my current Contribution Card to (*insert name of Post Office*).....

(*See Note A.*)

and I hereby apply for the issue to me of a new Card. (*See Note B.*)

[_____

Insert Man or Woman.

*Signature of Applicant*_____

*Date*_____ 191__

NOTE A.—It is not necessary to obtain a new Card in the case of a change of residence *unless* it is from Scotland, Ireland, or Wales (including Monmouthshire) to England.

NOTE B.—When making this application the Applicant must forward the current Card if it is still in his possession.

Form No. 5.

NATIONAL HEALTH INSURANCE.

Application for the issue of a new Insurance Book to replace an old book.

To the Approved Society established at.....
called .....
I, ...
of .....
(Member's No. in Society) .....
hereby declare that

Strike out the line which is not applicable.

(*a*) I have lost the Insurance Book issued to me,
(*b*) The Insurance Book issued to me has been destroyed,

and I hereby apply for the issue to me of a new Insurance Book.

Signature of Applicant.....
Date.....191.....

Form No. 7.

NATIONAL HEALTH INSURANCE.

LOW WAGE DECLARATION.

Declaration by an employed contributor, being a person of the age of 21 years or upwards, whose remuneration does not include the provision of board and lodging by the employer, upon surrendering his card in respect of every contribution paid on that card at any of the following rates:—

In case of Men, 6*d.*, or, when the employer is liable to pay wages during sickness, 4*d.*

In case of Women, 5*d.*, or, when the employer is liable to pay wages during sickness, 3½*d.*

I (*a*) .....
of (*b*).....
hereby declare that the employers named herein have paid contributions in respect of me at one of the rates above shown for the weeks opposite their names and that my rate of remuneration for those weeks, except where otherwise stated, did not exceed 2*s.* a working day, and that I was 21 years of age or over when the first of those contributions was paid.

Signature.....
Address.....
.....
Date.....191.....

Week.	Employer (Firm, &c.).	Address of Employer.	Insert in this column "over 2s." in respect of any week in which the rate of remuneration exceeded 2s. a working day.
1st			
2nd			
3rd			
4th			
5th			
6th			
7th			
8th			
9th			
10th			
11th			
12th			
13th			

Name of Society .....
Approval No. ..... } These particulars to be inserted by Society.
Name of Branch .....
Branch No. ..... } A rubber stamp may be used.
Contributor's Number .....

(*a*) Insert name. (*b*) Insert address.

For use at a Post Office.

FORM NO. 7A.

NATIONAL HEALTH INSURANCE.

LOW WAGE DECLARATION.

Declaration by an Employed Contributor being a person of the age of 21 years or upwards whose remuneration does not include the provision of board and lodging by the employer, upon surrendering his card, in respect of every contribution paid on that card at any of the following rates:—

IN THE CASE OF MEN—

6d. or { when the employer is liable to pay wages during sickness } 4d.

IN THE CASE OF WOMEN—

5d. or { when the employer is liable to pay wages during sickness } 3½d.

I(*a*)_____

of(*b*)_____

hereby declare that the employers named herein have paid contributions in respect of me at one of the rates shown above for the weeks opposite their names, and that my rate of remuneration for those weeks, except where otherwise stated, did not exceed 2*s.* a working day, and that I was 21 years of age or over when the first of those contributions was paid.

Signature _____

Address _____

Date _____ 191__.

(*a*) Insert name. (*b*) Insert address.

Week	Employer (Firm, &c.)	Address of Employer.	Insert in this column "over 2*s.*" in respect of any week in which the rate of remuneration exceeded 2*s.* a working day.
1st			
2nd			
3rd			
4th			
5th			
6th			
7th			
8th			
9th			
10th			
11th			
12th			
13th			

Post Office Date Stamp.

contribution by deducting a corresponding amount from his wages, and he can only deduct from wages the contributions due for the period for which the wages are paid.

When the contributor receives wages or other money payments, but from some person other than his employer, the employer can recover the contributor's contributions by process of law, if the contributor refuses to repay such contributions.

Notwithstanding any contract to the contrary, the employer is not entitled to deduct from the wages of or otherwise to recover from the contributor the employer's contributions.

Contributions cease to be payable in respect of the contributor when he reaches the age of 70.

The table on page 2 of this book shows the various rates of contribution, and how the joint weekly contribution in each case is divided between the contributor and his employer where the contributor receives wages or other money payments.

When the contributor receives no wages or other money payments either from his employer or from any other person, the whole of the contribution is payable by the employer, and he is not entitled to recover any part of it from the contributor.

A contributor who is out of employment, or whose employer is not liable to pay the contribution in any week may, if he chooses, himself pay the contributions by affixing the proper stamps to his card as the contributions become due.

Any person who affixes a stamp to a card is required immediately after affixing it to cancel the stamp by writing the date in ink across the face of the stamp.

BENEFITS.

A full explanation of the benefits and of the conditions attaching to them is contained in a pamphlet, which can be obtained from the Official of the Insurance Committee whose address appears on the front of this book.

DEATH OF CONTRIBUTOR.

In the event of the death of the contributor this book, together with the contribution card and any emergency cards issued in respect of him must be returned to the Insurance Commissioners.

Four-sevenths of the amount then standing to the credit of his account will be paid to the person whom the contribution has duly nominated. If no nomination is made it will be paid to the person entitled to his goods.

CONTRIBUTOR WHO HAS GONE TO RESIDE ABROAD.

Where a Deposit Contributor proves to the satisfaction of the Insurance Committee that he has permanently ceased to reside in the United Kingdom, four-sevenths of the amount then standing to the credit of his account may be paid to him.

OFFENCES.

Any person who fraudulently removes a stamp from a card or makes use of a stamp removed from a card is guilty of felony.

If the contributor for the purpose of obtaining any benefit knowingly makes any false statement, he is liable on summary conviction to imprisonment for a term not exceeding three months with or without hard labour.

If the contributor is guilty of any other contravention of, or non-compliance with any of the requirements of Part I. of the National Insurance Act, 1911, or the Regulations made thereunder in respect of which no special penalty is provided, he is for each offence liable on summary conviction to a fine not exceeding TEN POUNDS.

If it is found at any time that a person has received any benefit to which he is not lawfully entitled, he or, in the case of his death, his personal representatives, will be liable to repay to the Insurance Commissioners the value of such benefits.

If any employer has failed to pay any contributions which he is liable to pay in respect of an employed contributor, he is for each offence liable on summary conviction to a fine not exceeding TEN POUNDS, and to pay a sum equal to the amount of the contributions which he has failed to pay.

FOR USE OF LABOUR EXCHANGE.

RECORD OF UNEMPLOYMENT BENEFIT.
(Person in an Insured Trade.)

Unemployment Benefit Began.	Initials.	Unemployment Benefit Ended.	Initials.

Reserved for use of Society or Insurance Commissioners.

No entry must be made in this space until after the return of the Card to the Society or Post Office.

Name of Approved Society or Insurance Committee.

Date of Birth if before 16 July, 1847 ..... 184.....

Thirteen Weeks ending , 191 .

A National Health Insurance Stamp to be affixed for each week in the proper space. **No other Stamps may be used.** Every Stamp must be cancelled at the time of affixing by writing in ink or stamping with a metallic die with black indelible ink or composition the date across the face of the Stamp.

In accordance with Section 13 of the Stamp Duties Management Act, 1891, any person who fraudulently **removes** any stamp from this Card or **makes use of** any stamp removed from another Card is guilty of **felony.**

QUARTER, ending, , 191 . An employer affixing a 6d. Stamp to this Card must put his initials **above** the Stamp in the space provided.		1st Week, commencing Monday, , 191 .	2nd Week, commencing Monday, , 191 .	3rd Week, commencing Monday, , 191 .
4th Week, commencing Monday, , 191 .	5th Week, commencing Monday, , 191 .	6th Week, commencing Monday, , 191 .	7th Week, commencing Monday, , 191 .	8th Week, commencing Monday, , 191 .
9th Week, commencing Monday, , 191 .	10th Week, commencing Monday, , 191 .	11th Week, commencing Monday, , 191 .	12th Week, commencing Monday, , 191 .	13th Week, commencing Monday, , 191 .

Except where this Card is used to pay a Contribution at the normal rate (see opposite) each Employer affixing Stamps to this Card must give a Certificate in the space below.

We, the undersigned, certify that the contributor whose name appears on the previous page was employed by us at a rate of remuneration not exceeding 2s. a working day for the weeks for which we have paid Contributions at the rate of 6d. a week, as shewn by our initial above the stamps.

Employer (Firm, etc.).	Address of Employer.

The Contributor must sign in the space below before returning the Card to his Society or, if he is not a member of a Society, to the Post Office.

*Signature or Mark of Contributor*_____

*Witness to the Mark*_____

INSTRUCTIONS.

(1). RATE OF CONTRIBUTION.

The normal rate of Contribution in Great Britain is 7d. per week, divided as follows—

Payable by the Employer ... ... 3d. a week.
Payable on behalf of, and recoverable from, the Contributor ... ... 4d. a week.

In certain cases other rates of Contribution and a different distribution as between Employer and Contributor are applicable. *See* Pamphlet A, to be obtained at any Post Office, and (3) below. In the event of the Contributor being employed in Ireland, contributions in respect of him are payable at the Irish rate, but if he does not take up his residence there they may be paid on this Card.

(2). SPECIAL USE OF CARD.

This Card is for use in the case of a male employed Contributor in respect of whom contributions are payable at the rate of 6d. a week, but if for any weeks contributions at the normal rate are payable they may be paid on this Card.

An Employer who pays contributions at the rate of 6d. a week must inscribe his initials above the Stamps and give a Certificate in the space provided.

The Card must not be used where the Employer is authorised to pay contributions at the reduced rate by reason of undertaking to pay full remuneration to the Contributor during sickness.

(3). CASES IN WHICH THE JOINT CONTRIBUTION PAYABLE BY THE EMPLOYER IS 6d. A WEEK.

The joint contribution payable by the Employer is 6d. a week in the case of a Contributor—

who is 21 years of age and over, and
whose remuneration does not include board and lodging, and
the rate of whose remuneration does not exceed 2s. a working day.

Remuneration includes any food or other benefits to which the Contributor is entitled in return for his services.

Rate of remuneration is the rate for a full working day in the employment of the Employer who is liable to pay the contribution. (*See* Leaflet No. 18 and Form X 84, to be obtained from the Commissioners.)

The Contribution of **6d.** is divided as follows:—

—	Where rate of remuneration exceeds 1*s.* 6*d.*, but does not exceed 2*s.* a working day.	Where rate of remuneration does not exceed 1*s.* 6*d.* a working day.
Payable by the Employer	**5***d.*	**6**d.
Payable on behalf of and recoverable from the Contributor ...	**1***d.*	Nil.

This Card must not be used for Contributors under 21 years of age.

(4). SUPPLY OF STAMPS.

National Health Insurance Stamps are on sale at all Post Offices. **Stamps other than National Health Insurance Stamps found affixed to this Card will not be accepted in payment of Contributions.**

(5). TIME OF AFFIXING STAMPS.*

A Weekly Contribution is payable by the Employer for each week (commencing Monday) during the whole or any part of which the Contributor has been employed, but only one contribution is payable for each week, and no contribution is payable by the Employer in respect of any week during which the Contributor renders no service and either (*a*) receives no remuneration or (*b*) receives Sickness Benefit for the whole or any part of the week.

The Employer must, before any payment of wages, affix in the proper space a single National Health Insurance Stamp of the value of the joint weekly contribution of himself and the Contributor for each week (commencing Monday) for the whole or any part of which the wages are payable and in respect of which a Stamp has not already been affixed.

The number of Stamps to be affixed will be the number of Mondays for which spaces are provided on this Card and which fall within the period for which wages are payable. When the employment begins on a day of the week other than Monday, a Stamp must also be affixed for that week if a stamp has not already been affixed for that week.

Upon the termination of an employment, or at any time within 24 hours after demand by the Contributor, a Stamp must be affixed in respect of each week for which a contribution is payable by the Employer.

All contributions payable in respect of the period to , 191 , must be paid and stamps affixed within six days after that date.

When no wages are payable by the Employer, he must affix a Stamp on the first day of employment in each week for which a contribution is payable.

(6). EMPLOYER'S CONTRIBUTION NOT RECOVERABLE.

Notwithstanding any contract to the contrary, the Employer is not entitled to deduct from the wages of or otherwise to recover from the Contributor the Employer's Contribution.

(7). CHANGE OF ADDRESS.

A Contributor changing his address during the currency of this Card should alter the address on page 1 and within seven days

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* Employers who are allowed by the Commissioners to stamp the Cards at the end of the quarter are subject to special Regulations as to time of stamping.

inform his Society or, if he is not a member of a Society, the Insurance Commissioners, Delaware Road, Maida Hill, London, W.

(8). DEFACING CARD.

Except as otherwise provided by Regulations, no mark of any kind may be made on this Card, nor may anything be affixed to it by the Employer or Contributor or any other person. If a Card is accidentally damaged or defaced it should be exchanged for a new one.

(9). ASSIGNMENT OR TRANSFER.

No person may assign or charge, or agree to assign or charge any Card, and any sale, transfer or assignment of, or charge on any Card is void and of no effect.

If any Employer has failed to pay any Contributions which he is liable to pay in respect of an Employed Contributor he is for each Offence liable on Summary Conviction to a fine not exceeding TEN POUNDS, and to pay a sum equal to the amount of the Contributions which he has failed to pay.

Further, if the Contributor is a Member of an Approved Society, he may take proceedings against his Employer, in which case the Employer may be compelled to make good any loss of Benefits which the Contributor has suffered.

If any Insured Person without reasonable cause fails to deliver a Contribution Card to his Employer at the times required by the Regulations, or is guilty of any other contravention of or non-compliance with any of the requirements of Part I of the National Insurance Act, 1911, or the Regulations made thereunder in respect of which no special penalty is provided, he is for each Offence liable on Summary Conviction to a fine not exceeding TEN POUNDS.

EMPLOYED CONTRIBUTOR (WOMAN) 21 and upwards—
Rate of remuneration not exceeding 2s. a working day.

ENGLAND.

E(L) **To**

191 . , Quarter

NATIONAL HEALTH INSURANCE.
bution Card.

NOTE.—On change of address, card should be altered, and Society or Insurance Commissioners informed (see Instruction No. 7).

Surname _____ *No.*_____

Christian Names _____

Address in full

Insert before issue.

OWNERSHIP AND CUSTODY OF CARD.

This Card is the property of the Insurance Commissioners (England); during its currency it is entrusted to the Contributor, who must return it together with her Insurance Book to her Society or, if she is not a member of a Society, hand the Card and Book in at any Post Office immediately upon the expiry of the Card but in no case later than

, 191 .

As the stamped Card is the evidence of payment of Contributions, no allowance will be made for any Stamps on this Card unless and until the Card has been returned as provided above.

In the event of the death of the Contributor, this Card must be returned to her Society or to the Insurance Commissioners, London, S.W.

LOST CARD.

Any person finding this Card, unless he can at once return it to the Contributor, should drop it into a Post Office Letter Box.

Reserved for use of Society or Insurance Commissioners.

No entry must be made in this space until after the return of the Card to the Society or Post Office.

Name of Approved Society or Insurance Committee.

Date of Birth if before 16 July, 1847. _____ 184—

Thirteen Weeks ending , 191 .

A National Health Insurance Stamp to be affixed for each week in the proper space. **No other Stamps may be used.** Every Stamp must be cancelled at the time of affixing by writing in ink or stamping with a metallic die with black indelible ink or composition the date across the face of the Stamp.

In accordance with Section 13 of the Stamp Duties Management Act, 1891, any person who fraudulently removes any stamp from this Card or makes use of any stamp removed from another Card is guilty of felony.

QUARTER, ending , 191 .	1st	2nd	3rd
An employer affixing a 5*d.* Stamp to this Card must put his initials **above** the Stamp in the space provided.	Week, commencing Monday, , 191 .	Week, commencing Monday, , 191 .	Week, commencing Monday, , 191 .

4th	5th	6th	7th	8th
Week, commencing Monday, , 191 .	Week, commencing Monday, , 191 .	Week, commencing Monday, , 191 .	Week, commencing Monday, , 191 .	Week, commencing Monday, , 191 .

9th	10th	11th	12th	13th
Week, commencing Monday, , 191 .	Week, commencing Monday, , 191 .	Week, commencing Monday, , 191 .	Week, commencing Monday, , 191 .	Week, commencing Monday, , 191 .

Except where this Card is used to pay a contribution at the normal rate (*see* **opposite**) **each**

Employer affixing Stamps to this Card must give a Certificate in the space below.

We, the undersigned, certify that the Contributor whose name appears on the previous page was employed by us at a rate of remuneration not exceeding *2s.* a working day for the weeks for which we have paid Contributions at the rate of *5d.* a week, as shewn by our initials above the stamps.

Employer (Firm, etc.).	Address of Employer.

The Contributor must sign in the space below before returning the Card to her Society or, if she is not a member of a Society, to the Post Office.

*Signature or Mark of Contributor*_____

*Witness to the Mark*_____

INSTRUCTIONS.

(1) RATE OF CONTRIBUTION.

The normal rate of contribution in Great Britain is **6d.** per week, divided as follows—

Payable by the Employer	**3d.** a week.
Payable on behalf of, and recoverable from, the Contributor	**3d.** a week.

In certain cases other rates of contributions and a different distribution as between Employer and Contributor are applicable. *See* Pamphlet A, to be obtained at any Post Office, and (3) below. In the event of the Contributor being employed in Ireland, contributions in respect of her are payable at the Irish rate, but if she does not take up her residence there they may be paid on this Card.

(2) SPECIAL USE OF CARD.

This Card is for use in the case of a female employed Contributor in respect of whom contributions are payable at the rate of 5d. a week, but if for any weeks contributions at the normal rate are payable they may be paid on this Card.

An Employer who pays contributions at the rate of 5d. a week must inscribe his initials above the stamps and give a certificate in the space provided.

The Card must not be used where the Employer is authorised to pay contributions at the reduced rate by reason of undertaking to pay full remuneration to the Contributor during sickness.

(3) CASES IN WHICH THE JOINT CONTRIBUTION PAYABLE BY THE EMPLOYER IS 5d. A WEEK.

The joint contribution payable by the Employer is 5d. a week in the case of a Contributor

who is 21 years of age and over, and

whose remuneration does not include board and lodging, and

the rate of whose remuneration does not exceed 2s. a working day.

Remuneration includes any food or other benefits to which the Contributor is entitled in return for her services.

Rate of remuneration is the rate for a full working day in the employment of the Employer who is liable to pay the contribution. (*See* Leaflet No. 18 and Form X 84, to be obtained from the Commissioners.)

The contribution of **5d.** is divided as follows :—

—	Where rate of remuneration exceeds 1*s.* 6*d.*, but does not exceed 2*s.* a working day.	Where rate of remuneration does not exceed 1*s.* 6*d.* a working day.
Payable by the Employer ...	**4d.**	**5d.**
Payable on behalf of and recoverable from the Contributor	**1d.**	Nil.

This Card must not be used for Contributors under 21 years of age.

(4) SUPPLY OF STAMPS.

National Health Insurance Stamps are on sale at all Post Offices. **Stamps other than National Health Insurance Stamps found affixed to this Card will not be accepted in payment of Contributions.**

(5) TIME OF AFFIXING STAMPS.*

A Weekly Contribution is payable by the Employer for each week (commencing Monday) during the whole or any part of which the Contributor has been employed, but only one contribution is payable for each week, and no contribution is payable by the Employer in respect of any week during which the Contributor renders no service and either (*a*) receives no remuneration or (*b*) receives Sickness Benefit for the whole or any part of the week.

The Employer must, before any payment of wages, affix in the proper space a single National Health Insurance Stamp of the value of the joint weekly contribution of himself and the Contributor for each week (commencing Monday) for the whole or any part of which the wages are payable and in respect of which a Stamp has not already been affixed.

The number of Stamps to be affixed will be the number of Mondays for which spaces are provided on this Card and which fall within the period for which wages are payable. When the employment begins on a day of the week other than Monday, a Stamp must also be affixed for that week if a stamp has not already been affixed for that week.

Upon the termination of an employment or at any time within 24 hours after demand by the Contributor, a Stamp must be affixed in respect of each week for which a contribution is payable by the Employer.

All contributions payable in respect of the period to , 191 , must be paid and stamps affixed within six days after that date.

When no wages are payable by the Employer, he must affix a Stamp on the first day of employment in each week for which a contribution is payable.

(6) EMPLOYER'S CONTRIBUTION NOT RECOVERABLE.

Notwithstanding any contract to the contrary, the Employer is not entitled to deduct from the wages of or otherwise to recover from the Contributor the Employer's contribution.

(7) CHANGE OF ADDRESS.

A Contributor changing her address during the currency of this Card should alter the address on page 1, and within seven days inform her Society or, if she is not a member of a Society, the Insurance Commissioners, Delaware Road, Maida Hill, London, W.

* Employers who are allowed by the Commissioners to stamp the Cards at the end of the quarter are subject to special Regulations as to time of stamping.

(8) DEFACING CARD.

Except as otherwise provided by Regulations, no mark of any kind may be made on this Card, nor may anything be affixed to it by the Employer or Contributor or any other person. If a Card is accidentally damaged or defaced it should be exchanged for a new one.

(9) ASSIGNMENT OR TRANSFER.

No person may assign or charge, or agree to assign or charge any Card, and any sale, transfer, or assignment of, or charge on any Card is void and of no effect.

If any Employer has failed to pay any Contributions which he is liable to pay in respect of an Employed Contributor he is for each Offence liable on Summary Conviction to a fine not exceeding TEN POUNDS, and to pay a sum equal to the amount of the Contributions which he has failed to pay.

Further, if the Contributor is a Member of an Approved Society, she may take proceedings against her Employer, in which case the Employer may be compelled to make good any loss of Benefits which the Contributor has suffered.

If any Insured Person without reasonable cause fails to deliver a Contribution Card to her Employer at the times required by the Regulations, or is guilty of any other contravention of or non-compliance with any of the requirements of Part I of the National Insurance Act, 1911, or the Regulations made thereunder in respect of which no special penalty is provided, she is for each Offence liable on Summary Conviction to a fine not exceeding TEN POUNDS.

APPENDIX II.—4.

EMPLOYER OF A CONTRIBUTOR EMPLOYED BY MORE THAN ONE PERSON IN A CALENDAR WEEK, DATED 2ND JULY, 1912.

S. 4 (2), 3rd Sch. (5).

1. These Regulations may be cited as the National Health Insurance (Grouped Employers) Regulations (England), 1912.

2.—(1) The Interpretation Act, 1889, applies to the interpretation of these Regulations as it applies to the interpretation of an Act of Parliament.

(2) In these Regulations, unless the context otherwise requires,—

The expression "the Act" means the National Insurance Act, 1911;

The expression "the Commissioners" means the Insurance Commissioners; and

The expression "week" means a calendar week as defined in the Third Schedule to the Act.

(3) References in these Regulations to the provisions of Part I. of the Act relating to the payment of contributions shall be deemed to include a reference to any Regulations made by the Commissioners with respect to the payment of contributions.

3.—(1) Where any persons are ordinarily employed by two or more employers in a week, the employers, or any class or group of the employers, of those persons may, if they think fit, submit to the Commissioners a scheme for the payment of contributions under the Act in respect of those persons.

(2) Where the Commissioners are satisfied that any scheme so submitted to them secures the due payment of the contribution payable under Part I. of the Act in respect of every employed contributor to whom the scheme applies for every week during any part of which he is employed by any employer who is a party to the scheme, they may, if they think fit, approve the scheme.

(3) Any such scheme may make such modifications in any Regulations made by the Commissioners with respect to the payment of contributions under Part I. of the Act as may be necessary to give effect to the arrangements made under the scheme.

(4) Where a scheme has been approved by the Commissioners, the parties to the scheme who have employed any person to whom the scheme applies in the course of a week shall in respect of that week be deemed jointly to be the employer of that person for the purposes of the provisions of Part I. of the Act relating to the payment of contributions and of the Third Schedule to the Act.

4. In the case of a person employed as an agent by two or more employers and paid by commission or fees or a share in the profits, or partly in one and partly in another of those ways, the employer in the employment on which the person employed is mainly dependent for his livelihood shall be deemed to be the employer of that person for the purposes of the provisions of Part I. of the Act relating to the payment of contributions and of the Third Schedule of the Act.

5. If an outworker, not being an outworker to whom any Regulations made under paragraph (10) of the Third Schedule to the Act apply, has in his possession, during any week, work given out to him by an employer, that employer shall, for the purpose of the provisions of Part I. of the Act relating to the

payment of contributions and of the Third Schedule to the Act, be deemed to be the employer of the outworker for that week if at the time of the return of the work to the employer a contribution under Part I. of the Act has not already been paid in respect of the outworker for that week, but, save as aforesaid, that employer shall not be deemed to be the employer of the outworker for the purpose of the said provisions as to payment of contributions.

6. Where any person is employed by two or more employers in any week and no one of those employers is the first person employing him in that week within the meaning of the Act, then, unless the case is one for which other provision is expressly made by these Regulations, that one of the employers who first makes a money payment to the person employed in respect of his employment in that week shall be deemed to be the employer of that person for the purpose of the provisions of Part I. of the Act relating to the payment of contributions and of the Third Schedule to the Act.

7.—(1) Notwithstanding anything in these Regulations where any one person is ordinarily employed by more than one employer in the week, the employers of that person may enter into an agreement for the payment of contributions in respect of that person in the form set out in the Schedule to these Regulations, and where any such agreement is entered into between any such employers the following provisions shall have effect:—

(*a*) Where in any week the person in respect of whom the agreement is made is before any contribution has been paid in respect of him for that week, employed by an employer who is not a party to the agreement, that employer shall, for the purposes of the provisions of Part I. of the Act relating to the payment of contributions and of the Third Schedule to the Act, be deemed to be the employer of that person for that week:

(*b*) If in any week a contribution is payable by the employers who are parties to the agreement or by any of them, that contribution shall in the first such week be paid by that one of the parties to the agreement employing the contributor during that week whose signature to the agreement appears first in order, and in any subsequent week by that one of the parties to the agreement employing the contributor during that week whose signature to the agreement is next in succession to that of the person who paid the last weekly contribution payable by the parties to the agreement, and for this purpose the signatures of the parties shall be read in rotation, the first signature

being deemed to be next in succession to the last and the signature of any person who does not employ the contributor during that week being disregarded:

(*c*) The employer whose duty it is to pay the contribution for any week shall be deemed to be the employer of the contributor for the purpose of the provisions of Part I. of the Act relating to the payment of contributions and of the Third Schedule to the Act:

(*d*) Any one of the parties to the agreement may, immediately after paying a contribution, but not at any other time, strike out his signature to the agreement and write his initials with the date opposite his signature, and upon so doing he shall cease to be a party to the agreement, and the contributor may, upon ceasing to be employed by any person who is a party to the agreement, strike out from the agreement the signature of that person, and on so doing shall write his own initials with the date opposite the signature so struck out:

(*e*) If at any time any other person employing or about to employ the contributor desires to become a party to the agreement, he may, subject as hereinafter provided, affix his signature, with the date, at the end of the signatures appended to the agreement, and these Regulations shall thenceforth apply to him in like manner as if he had been an original party to the agreement:

Provided that where a contribution would be payable in any week in respect of the contributor by any such other person if that person did not become a party to the agreement, that person shall not be entitled to affix his signature as aforesaid unless and until he pays the contribution so payable.

(2) Employers desiring to enter into an agreement for the purposes of this Regulation must sign their names and enter a statement of their respective addresses in a book to be issued for the purpose by the Commissioners, and every such book shall be signed in each week by the employer paying the contribution in respect of that week. Any person having possession of a book issued for the purposes of this Regulation shall produce it when required by any inspector or other officer appointed under the Act or duly authorised to act in the execution of the Act.

(3) Upon the termination of the periods specified in any such book, the agreement shall cease to be binding upon the employers, and any person having possession of the book shall forthwith return it to the Commissioners.

July 2nd, 1912.

SCHEDULE.

We, the undersigned, employers of.....hereby agree to pay in rotation all contributions due from us or any of us in respect of him under the National Insurance Act, 1911, in the manner and upon the conditions set out in the Regulations of the Insurance Commissioners and printed in this book.

APPENDIX II.—5.

EMPLOYED CONTRIBUTORS WORKING UNDER THE GENERAL CONTROL AND MANAGEMENT OF SOME PERSON OTHER THAN THEIR IMMEDIATE EMPLOYER.

S. 4 (2) 3rd Sch. (6).

1.—(1) These Regulations may be cited as the National Health Insurance (Intermediate Employers) Regulations (England), 1913.

(2) The Interpretation Act, 1889, applies to the interpretation of these Regulations as it applies to the interpretation of an Act of Parliament.

(3) In these Regulations the expression "the Act" means the National Insurance Act, 1911.

2. Where a contributor engaged in any of the employments specified in the first column of the Schedule to these Regulations works under the general control and management of the person specified in the corresponding entry in the second column of the Schedule, that person (in these Regulations called the principal employer) shall, notwithstanding that he is not the immediate employer of the contributor, be deemed to be the employer for the purposes of the provisions of Part I. of the Act relating to the payment of contributions and for the purposes of the provisions of the Third Schedule to the Act, and those provisions and the National Health Insurance (Collection of Contributions) Regulations (England), 1913, shall be construed and have effect as if that person were the immediate employer of the contributor.

3. The principal employer shall be entitled to deduct the amount of any contribution paid by him on behalf of any contributor whose employer he is deemed to be by virtue of these Regulations from any sums payable by him to the immediate employer in respect of the period or any part of the period for which the contribution has been paid, and upon any such contribution being so paid by the principal employer the immediate employer shall be entitled to recover from the employed contributor the like sum and in the like manner as if he had paid the contribution.

March 18th, 1913.

SCHEDULE

Employment.	*Principal Employer.*
1. Employment in a coal mine within the meaning of the Coal Mines Act, 1911.	1. The owner of the mine within the meaning of the said Act.
2. Employment in a metalliferous mine within the meaning of the Metalliferous Mines Regulation Acts, 1872 and 1875.	2. The owner of the mine within the meaning of the said Acts.
3. Employment in a quarry under the Quarries Act, 1894.	3. The owner of the quarry for the purposes of the said Act.
4. Employment in a factory or workshop within the meaning of the Factory and Workshop Act, 1901 (not being a tenement factory or workshop, or a factory or workshop within which an insured trade within the meaning of Part II. of the Act is carried on, or a quarry under the Quarries Act, 1894).	4. The occupier of the factory or workshop.
5. Employment in an insured trade within the meaning of Part II. of the Act (other than the trade of building or of the construction of works) where the immediate employer of the contributor himself works wholly or mainly by way of manual labour or in or for the business of the principal employer.	5. The person in whose business or for the purposes of whose business the contributor is employed.
6. Employment in the trade of building or of the construction of works (within the meaning of the Sixth Schedule to the Act) where the immediate employer of the contributor himself works wholly or mainly by way of manual labour in or for the business of the principal employer and where the principal employer has a right to the exclusive services of the immediate employer of the contributor.	6. The person in whose business or for the purposes of whose business the contributor is employed.
7. Employment in a tenement factory or workshop within the meaning of the Factory and Workshop Act, 1901, where the owner of the factory or workshop has a right to the exclusive services of the immediate employer of the contributor.	7. The owner of the factory or workshop.

APPENDIX II.—6.

CONTRIBUTIONS TO BE PAID IN RESPECT OF OUTWORKERS (amended).

S. 4 (2) 3rd Sch (10) and S. 7.

1. These Regulations may be cited as the National Health Insurance (Outworkers) Regulations (England), 1913.

2.—(1) In these Regulations, unless the context otherwise requires, the following expressions have the meanings hereby assigned to them :—

"The Act" means the National Insurance Act, 1911;

"The Commissioners" means the Insurance Commissioners;

"Year" means the period of fifty-two weeks beginning on the 15th day of July, 1912, and any subsequent period of fifty-two weeks beginning from the termination of a year;

"Card" means an outworker's contribution card issued under these Regulations;

"Period of currency" means the period of currency of a card;

"A unit of work" means such amount of work as may be fixed under these Regulations for any class or classes of work in which an outworker is employed.

Other expressions have the same meaning as in the National Health Insurance (Collection of Contributions) Regulations (England), 1913.

(2) The Interpretation Act, 1889, applies to the interpretation of these Regulations as it applies to the interpretation of an Act of Parliament.

3.—(1) Any person who is the employer of an outworker may give a notice (in these Regulations called a Notice of Entry) to the Commissioners in the form set out in the First Schedule to these Regulations or in such form to the like effect as may from time to time be approved by the Commissioners, either in respect of all outworkers employed by him, or in respect of any class of outworkers employed by him; and where any such notice of entry is given, these Regulations shall, as from the day on which the notice takes effect, apply to all outworkers in respect of whom the notice is given.

(2) Where a notice of entry is given at any time before the 14th July, 1913, it shall take effect on such date after it is given as the Commissioners may in each case determine, and where a notice of entry is given after the 14th July, 1913, it shall take effect as from the first day of the period of currency next following, not being less than 14 days after the date of such notice.

(3) An employer who has given a notice of entry may give a notice in writing (in these Regulations called a Notice of Withdrawal) to the Commissioners, that he desires that these Regulations shall no longer apply to the outworkers employed by him, or to any class of those outworkers; and where any such notice of withdrawal is given, these Regulations shall, as from the day on which the notice takes effect, cease to apply to all outworkers in respect of whom the notice is given.

(4) A notice of withdrawal shall be given not less than one month before the date specified therein as the date on which the notice is to take effect, but unless the Commissioners by reason of any special circumstances otherwise direct, no such notice of withdrawal shall take effect except on the termination of four, or any multiple of four, periods of currency from the day on which these Regulations first became applicable to the outworkers specified in the notice of withdrawal:

Provided that for the purpose of this paragraph, where a notice of entry has taken effect before the 13th April, 1913, these Regulations shall be deemed to have become applicable to the outworkers specified therein as from the 13th January, 1913.

" and where a notice of entry has taken effect after the 13th April, 1913, but before the 14th July, 1913, these Regulations shall be deemed to have become applicable to the outworkers specified therein as from the 14th April, 1913."

(5) An outworker, regularly employed by an employer who has not given a notice of entry under these Regulations applicable to that outworker, may give notice in writing to any other employer who has given a notice of entry, that he desires that these Regulations shall no longer apply to him, and these Regulations shall thereupon cease to apply to the outworker as from the termination of the period of currency in which such notice is given by him, or if the employer to whom such notice is given consents, as from any earlier date after the outworker has given such notice.

(6) For the purpose of these Regulations a class of outworkers includes—

(*a*) all outworkers employed by an employer in a particular locality;

(*b*) all outworkers employed by an employer in doing any particular class or classes of work;

(*c*) any outworker who may from time to time sign a statement in the form set out in the Second Schedule to these Regulations, or a form to the like effect, agreeing that all contributions payable in respect of him under the Act shall be paid by reference to the work done by the outworker:

Provided that any form so signed by an outworker shall be

retained by the employer and shall, on demand, be produced by him to any Inspector or other officer appointed under the Act.

4.—(1) Where an employer has given a notice of entry in respect of an outworker, and the notice is still in force, that employer shall, instead of paying contributions for each week in which work is done for him by an outworker to whom these Regulations apply, pay one contribution for each unit of work or part of a unit of work done by the outworker, and such payments shall be irrespective of contributions paid by other employers in respect of the same outworker, whether under these Regulations or otherwise:

Provided that when a contribution has been paid for less than a whole unit of work, no further contribution shall be payable by the employer in respect of any further work, unless and until such further work, together with the work done for that employer for which the contribution was paid, amounts to more than a whole unit of work.

(2) The contribution payable under these Regulations for each unit of work in respect of an outworker and the employer's and contributor's contributions respectively shall be the same as would be payable for each week, if these Regulations were not applicable to that outworker.

(3) Every contribution payable in respect of an outworker under these Regulations shall be paid by affixing to his card a stamp or stamps in the space indicated for that purpose on the card, and the stamp or stamps shall be so affixed before payment is made by the employer to the outworker for the work in respect of which that contribution is payable.

5.—(1) The unit of work shall for the classes of work set out in the first column of the Third Schedule to these Regulations be an amount of work in respect of which the payment made to the outworker, after deduction of any expenses incurred by the outworker which are necessarily incidental to the work, is the sum set out in the second column of that Schedule:

Provided that if any outworker or any employer of an outworker gives notice to the Commissioners in the form set out in the Fourth Schedule to these Regulations, desiring them as respects any class of work, or any class of work done in a locality, or for any employer or group of employers, specified in the notice, to vary the unit of work for the time being applicable to that class of work, the Commissioners may fix such a unit of work as they think fit for that class of work, and the unit of work so fixed shall be substituted for the unit of work specified in the Fourth Schedule to these Regulations:

Provided also that on sufficient cause being shown the Commissioners may vary any unit of work with respect to any class of work, or any class of work done in a locality, or for any employer

or group of employers, notwithstanding that such notice has not been given, and the units of work so fixed by the Commissioners shall have effect as if fixed in pursuance of a notice under this Regulation.

(2) In fixing units of work for any class of work, the Commissioners shall have regard to the average amount of work done in a week by outworkers employed in full time employment in that class of work; provided that where the work is of a seasonal nature and subject to periodical fluctuation, the Commissioners may have regard to the average amount of work done by a regularly employed outworker in a week in that class of work.

6. Where an employer employs an outworker in respect of whom he has given a notice of entry in two or more classes of work to which different units are applicable, and does not issue to him a separate card in respect of each class of work in accordance with these Regulations and pay contributions in respect of each class of work by affixing stamps to the card issued for that class of work, he shall pay contributions in respect of that outworker as if the lowest unit of work applicable to any of the classes of work done by him were applicable to all and each of such classes of work.

7.—(1) If in any year fifty-two contributions have been paid, whether under these Regulations or otherwise, by or in respect of an outworker, the outworker may apply to his Society, or, in the case of a deposit contributor, to the Commissioners, for a certificate that all contributions payable in respect of him for that year have been paid, and the Society or Commissioners, as the case may be, shall issue such a certificate to him accordingly.

"Provided that in the case of an outworker to whom a certificate of exemption has been granted any employer of that outworker may himself apply to the Commissioners for a certificate, and the Commissioners may issue to that employer and to any other employer of the outworker a certificate accordingly."

(2) Notwithstanding anything in these or any other Regulations made under the Act, any employer who employs a person to whom such a certificate has been granted shall not be required to pay any contribution in respect of that contributor during the remainder of the year in respect of which that certificate was issued.

8.—(1) For the purpose of calculating the number of contributions paid by or in respect of any outworker to whom these Regulations apply and for the purpose of reckoning his arrears, any contribution paid in respect of a unit of work shall be reckoned as if it were a contribution paid in respect of an employed contributor to whom these Regulations do not apply.

(2) "An outworker in respect of whom a notice of entry has

been given may, if he thinks fit, pay during any year any contributions in respect of that year in excess of the number of contributions payable by his employer or employers, provided that the total number of contributions for that year, paid by himself and his employer or employers, do not exceed at the time of payment the maximum number of contributions which could have been paid during the same period in respect of an employed contributor to whom these Regulations do not apply, but, save as aforesaid, he shall not, so long as these Regulations apply to him, be entitled to pay any arrears until the expiration of the year during which the arrears have accrued."

9.—(1) Every employer of outworkers who has given a notice of entry under these Regulations shall keep conspicuously posted in the place where he gives out articles or materials to outworkers, in such manner as to be seen by those outworkers, notice in a form approved by the Commissioners, containing a statement of the unit of work applicable to each class of work there given out, and a table of the rates of contribution payable.

(2) Every such employer shall keep a record in plain words and figures of the amount paid for each parcel of work given out to an outworker, of the name of the outworker to whom it is given out, and of the unit of work applicable thereto:

Provided that, where the particulars above mentioned are recorded by entries made by the employer in a wages book kept by the outworker, such entries shall be deemed to be a sufficient compliance with this Regulation.

10.—(1) All cards for the purposes of these Regulations shall be supplied by the Commissioners without charge to all employers of outworkers, and shall, with any necessary variations, be in the forms set out in the Fifth Schedule to these Regulations or in such forms substantially to the like effect as may from time to time be approved by the Commissioners.

(2) Every employer who has given a notice of entry under these Regulations shall, at the beginning of every period of currency, or so soon thereafter as a contribution becomes payable by him under these Regulations, issue to any outworker in respect of whom he has given such notice a card current for the period, and inscribed with the name and address of the outworker and of the employer by whom the card is issued:

Provided that where an employer employs an outworker in respect of whom he has given such notice in two or more classes of work to which different units of work are applicable, the employer shall, unless he elects to pay contributions at a uniform rate as provided in Regulation 6 of these Regulations, issue to such outworker a separate card in respect of each class of work.

(3) No card issued by an employer under these Regulations shall be used for the payment of contributions otherwise than

under these Regulations or by any employer other than the employer by whom the card is issued.

(4) All directions and instructions appearing upon the cards and forms set out in the Schedules hereto shall be deemed to be incorporated in these Regulations.

11. The National Health Insurance (Collection of Contributions) Regulations (England), 1913, except in so far as inconsistent with these Regulations, shall apply to the employment of an outworker by an employer who has given a notice of entry applicable to that outworker, as if a contribution payable under these Regulations were a weekly contribution, and the word "card" in those Regulations shall, in the application of those Regulations to an outworker in respect of which a notice of entry has been given, mean a card issued under these Regulations by the employer giving such notice:

Provided that if an outworker fails to produce and deliver up to his employer a card, as provided in those Regulations, the employer shall, instead of preparing and stamping an emergency card, inscribe the name and address of the outworker on a new card for the current period, and shall issue the card duly stamped to the outworker.

12. Nothing in these Regulations shall apply—

(*a*) to any outworker who does not himself, in the ordinary course of his employment as an outworker, do the greater part of the work given out to him; or

(*b*) to any outworker employed in any class of work as to which the Commissioners certify that the unit of work would be, if fixed in accordance with these Regulations, work for which a payment of not less than 30*s.* in case of men, or 17*s.* 6*d.* in case of women, is made.

13. The National Health Insurance (Collection of Contributions Exempt Persons) Regulations (England), 1912, shall apply to an outworker who is not liable to be insured by reason that he holds a certificate of exemption, or that not having been previously insured he became employed within the meaning of the Act after attaining the age of 65 years; and in the case of the employment of such an outworker by an employer who has given notice of entry in respect of him, those Regulations shall apply as if a contribution paid under these Regulations were a weekly contribution in respect of an exempt person to whom these Regulations do not apply, and the expression "exemption card" in those Regulations shall be deemed to mean a card in the form set out in the Fifth Schedule to these Regulations or in such form substantially to the like effect as may from time to time be approved by the Commissioners:

Provided that an employer shall not be required to record payments made under these Regulations in an exemption book.

14. These Regulations shall come into force and have effect on the 20th January, 1913, so, however, that anything done on or since the 13th January, 1913, which would have been validly and properly done if these Regulations had been in force on that date, shall, notwithstanding any other Regulations, be deemed to have been validly and properly done under these Regulations.

15. The National Health Insurance (Outworkers) Regulations (England), 1912, are hereby revoked.

Jan. 20th, 1913. Amended *July 11th*, 1913.

FIRST SCHEDULE.

NATIONAL HEALTH INSURANCE.

Form of Notice by Employer that he proposes to adopt the method of paying Contributions in respect of Outworkers by reference to the amount of work done, i.e., *the "Unit" Method.*

To the INSURANCE COMMISSIONERS.

I hereby give notice that I desire to adopt the method of paying contributions by reference to work done, *i.e.*, the "Unit" Method *[in respect of all outworkers, to whom the method is applicable, employed by me in the following class or classes of work _____

_____

_____

*[*or* in respect of certain outworkers employed by me in the following class or classes of work _____

_____

_____

who are persons to whom the method is applicable, and have consented in writing to be insured on this method].

The number

of A.O. Cards (*i.e.*, cards for Males) wanted is _____

of E.O. Cards (*i.e.*, cards for Females) wanted is _____

of X.O. Cards (*i.e.*, cards for holders of Exemption Certificates) wanted is _____

Signature _____

Address _____

Date _____

* *Strike out the words which are not applicable.*

SECOND SCHEDULE.

NATIONAL HEALTH INSURANCE.

Form of Consent by Outworker.

The undersigned, being outworkers employed by_____ agree that all contributions payable in respect of them under the National Insurance Act, 1911, by the said_____ shall be paid by reference to the work done instead of by reference to the weeks in which work is done.

Signatures and Addresses

_____

_____

_____

_____

_____

_____

Date_____

Date on which payment of contributions by reference to work done begins (to be filled in by employer). _____

THIRD SCHEDULE.

NATIONAL HEALTH INSURANCE.

Classes of Work and Units of Work applicable thereto.

Classes of Work.	Unit of Work. Work in respect of which is paid :— s.	d.
Hand-hammered chain making, up to and including $\frac{1}{4}$ in. (*i.e.*, small sizes)	10	0
Dollied or tommied chain making and hand-hammered chain making of $\frac{5}{8}$ in. diameter and over up to $\frac{1}{2}\frac{1}{2}$ in. inclusive	20	0
Machine-made lace and net finishing including the finishing of the product of plain net machines	11	0
The mending in brown of laces, nets, and curtains. For female workers	11	0
The making of boxes or parts thereof made wholly or partially of paper, cardboard, chip and similar material. For female workers...	12	0
Those branches of the ready-made and wholesale bespoke tailoring trade in Great Britain which are engaged in making garments to be worn by male persons :—		
For female workers	13	0
For male workers	24	0

Classes of Work and Units of Work applicable thereto—(continued).

Classes of Work.	Unit of Work. Work in respect of which is paid :— s.	d.
Fives and racquet ball covering	10	6
Glove making by machine :—		
For female workers	13	0
The weaving of horse-hair cloths for tailors and dressmakers in hand looms :—		
For female workers	12	6
For male workers	16	0
Fringing knitted scarves, tasselling dress and hat girdles and button making (including braid button coverings, but not silk and mohair thread button covering) in Leek and District :—		
For female workers	13	6
The making of paper bags in the City of Bristol	9	3
Linking and seaming by machine in the manufacture of hosiery :—		
For female workers	11	6
All other classes of work :—		
For female workers	8	9
For male workers	15	0

FOURTH SCHEDULE.

NATIONAL HEALTH INSURANCE.

Application for an Amended Unit of Work for Outworkers.

To the INSURANCE COMMISSIONERS.

I hereby claim that under the Regulations as to outworkers, the units of work set out below should be fixed for $\frac{\text{male}}{\text{female}}$ outworkers employed in the classes of work stated.

Unit Claimed. *Class of Work.*

_____ _____

_____ _____

_____ _____

*Signature*_____

*Address*_____

*Date*_____

FIFTH SCHEDULE.

Forms of Cards for the purposes of these Regulations.

OUTWORKER (MAN) **ENGLAND.**
under special Regulations. **To** **191**

CLASS A(O).

NATIONAL HEALTH INSURANCE.

Contribution Card.

---

*Contributor's No.*__ _____

Insert **before** issue.

*Name of Employer*_____

*Address*_____

_____

OWNERSHIP AND CUSTODY OF CARD.

This Card is issued for the collection of Contributions payable in respect of an Outworker whose Employer has adopted the scheme of payment of contributions on the basis of work actually done. It must not be used in other circumstances.

The Card is the property of the Insurance Commissioners (England); during its currency it is entrusted to the Contributor, who must return it together with his Insurance Book to his Society or, if he is not a member of a Society, hand the Card and Book in at any Post Office immediately upon the expiry of the Card, but in no case later than

, 191 .

As the stamped Card is the evidence of payment of Contributions, no allowance will be made for any Stamps on this Card unless and until the Card has been returned as provided above.

Any person having this Card in his possession must produce it at any reasonable time when required by an Inspector or other authorised person.

LOST CARD.

Any person finding this Card, unless he can at once return it to the Contributor, should drop it into a Post Office Letter Box.

Reserved for use of Society or Insurance Commissioners.

No entry must be made in this space until after the return of the Card to the Society or Post Office.

Name of Approved Society or Insurance Committee.

Date of Birth if before 16 July, 1847. } ——————184—.

Thirteen weeks ending , 191 .

National Health Insurance Stamps to be affixed in the Spaces below.

No other Stamps may be used. Every Stamp must be cancelled at the time of affixing by writing in ink or stamping with a metallic die with black indelible ink or composition the date across the face of the Stamp.

Insert before issue.

Surname _____

Christian Names _____

Home Address _____

A single Stamp must be used for each unit of work.

The value of the Unit of work must be entered by the Employer in the first space* and the amount paid to the Outworker on each occasion for the work done may be inserted in the proper space **above** the Stamp.

In accordance with Section 13 of the Stamp Duties Management Act, 1891, any person who fraudulently **removes** any Stamp from this Card, or **makes use of** any Stamp removed from another Card, is guilty of **felony**.

Quarter A (0). Value of the Unit of work *.....s.....d.	.....s.....d.	.....s.....d.	.....s.....d.	.....s.....d.
.....s.....d.	.....s.....d.	.....s.....d.	.....s.....d.	.....s.....d.
.....s.....d.	.....s.....d.	.....s.....d.	.....s.....d.	.....s.....d.
				If further Stamp spaces are required another Card should be used and attached.

The Contributor must sign in the space below before returning the Card to his Society or, if he is not a Member of a Society, to the Post Office.

*Signature or Mark of Contributor*_____

*Witness to the Mark*_____

INSTRUCTIONS.

1. SUPPLY OF STAMPS.

National Health Insurance Stamps are on sale at all Post Offices. **Stamps other than National Health Insurance Stamps found affixed to this Card will not be accepted in payment of Contributions.**

2. ISSUE, DELIVERY AND STAMPING OF CARD.

This Card can be obtained only from the Employer and can only be used for the payment of contributions in respect of work paid for by the Employer by whom the Card is issued. It must be produced to that Employer at any time on demand and must be delivered to him at such time as he may reasonably require it for the purpose of paying contributions.

An Outworker, who takes work from more than one Employer who has adopted the scheme, must have a separate Card from each Employer.

If the holder of this Card is employed in any way except on outwork given out to him by Employers who have adopted the scheme he must obtain an ordinary A Card for that employment, and it must be stamped without reference to the contributions made on this Card.

Before payment is made for any work done, the Employer must affix to the Card a Stamp (representing the joint contribution of himself and the Contributor) for each unit of work or part of a unit paid for, and return the Card to the Contributor unless the Employer and Contributor agree that the Card shall be kept by the Employer during its currency. The Stamps must be affixed in the first vacant spaces.

When a Stamp has been affixed in respect of a smaller quantity of work than that covered by the amount of the Stamp, no further Stamp need be affixed even though further work is paid for, until the total work paid for requires a further Stamp. Contributions in respect of an Outworker made on this Card by the Employer through whom it is issued, must be reckoned without reference to the contributions (if any) made by any other Employer.

3. RATE OF CONTRIBUTION.

Contributions are payable by reference to "units" of work done.

The "unit of work" is work to the value of 15*s.*, unless some other amount has been fixed by the Commissioners in particular

cases or for particular trades, such as the trades under the Trade Boards Act. For further particulars see Leaflet No. 25.

The joint contribution of Employer and Outworker for each "unit of work" is 7d. or 6d., according to the age and rate of remuneration of the Worker and is divided between Employer and Worker as follows :—

Division of the Contribution.	For Workers 21 years of age or over. *If the amount which the Outworker can earn in a normal full working week is*				For all Workers under 21 years of age.
	Not more than 9s. 0d.	More than 9s. 0d., but not more than 12s. 0d.	More than 12s. 0d., but not more than 15s. 0d.	More than 15s. 0d.	
Payable by Employer	6d.	5d.	4d.	3d.	3d.
Payable on behalf of and recoverable from Outworker	nothing	1d.	3d.	4d.	4d.

4. CONTRIBUTOR IN CERTAIN CASES TO OBTAIN CERTIFICATE.

When, in respect of any Outworker, total contributions equal to fifty-two complete weekly contributions have been paid in any year, he will be able to obtain a Certificate from his Approved Society, or, if he is not a member of an Approved Society, from the Insurance Commissioners, and on the production of the Certificate to his Employer or Employers no further contributions will be payable in respect of him in that year.

5. EMPLOYER'S CONTRIBUTIONS NOT RECOVERABLE.

Notwithstanding any contract to the contrary, the Employer is not entitled to deduct from the wages of or otherwise to recover from the Contributor the Employer's Contribution.

6. DEFACING CARD.

Except as otherwise provided by Regulations, no mark of any kind may be made on this Card, nor may anything be affixed to it by the Employer or Contributor, or any other person.

been given may, if he thinks fit, pay during any year any contributions in respect of that year in excess of the number of contributions payable by his employer or employers, provided that the total number of contributions for that year, paid by himself and his employer or employers, do not exceed at the time of payment the maximum number of contributions which could have been paid during the same period in respect of an employed contributor to whom these Regulations do not apply, but, save as aforesaid, he shall not, so long as these Regulations apply to him, be entitled to pay any arrears until the expiration of the year during which the arrears have accrued."

9.—(1) Every employer of outworkers who has given a notice of entry under these Regulations shall keep conspicuously posted in the place where he gives out articles or materials to outworkers, in such manner as to be seen by those outworkers, notice in a form approved by the Commissioners, containing a statement of the unit of work applicable to each class of work there given out, and a table of the rates of contribution payable.

(2) Every such employer shall keep a record in plain words and figures of the amount paid for each parcel of work given out to an outworker, of the name of the outworker to whom it is given out, and of the unit of work applicable thereto:

Provided that, where the particulars above mentioned are recorded by entries made by the employer in a wages book kept by the outworker, such entries shall be deemed to be a sufficient compliance with this Regulation.

10.—(1) All cards for the purposes of these Regulations shall be supplied by the Commissioners without charge to all employers of outworkers, and shall, with any necessary variations, be in the forms set out in the Fifth Schedule to these Regulations or in such forms substantially to the like effect as may from time to time be approved by the Commissioners.

(2) Every employer who has given a notice of entry under these Regulations shall, at the beginning of every period of currency, or so soon thereafter as a contribution becomes payable by him under these Regulations, issue to any outworker in respect of whom he has given such notice a card current for the period, and inscribed with the name and address of the outworker and of the employer by whom the card is issued:

Provided that where an employer employs an outworker in respect of whom he has given such notice in two or more classes of work to which different units of work are applicable, the employer shall, unless he elects to pay contributions at a uniform rate as provided in Regulation 6 of these Regulations, issue to such outworker a separate card in respect of each class of work.

(3) No card issued by an employer under these Regulations shall be used for the payment of contributions otherwise than

under these Regulations or by any employer other than the employer by whom the card is issued.

(4) All directions and instructions appearing upon the cards and forms set out in the Schedules hereto shall be deemed to be incorporated in these Regulations.

11. The National Health Insurance (Collection of Contributions) Regulations (England), 1913, except in so far as inconsistent with these Regulations, shall apply to the employment of an outworker by an employer who has given a notice of entry applicable to that outworker, as if a contribution payable under these Regulations were a weekly contribution, and the word "card" in those Regulations shall, in the application of those Regulations to an outworker in respect of which a notice of entry has been given, mean a card issued under these Regulations by the employer giving such notice:

Provided that if an outworker fails to produce and deliver up to his employer a card, as provided in those Regulations, the employer shall, instead of preparing and stamping an emergency card, inscribe the name and address of the outworker on a new card for the current period, and shall issue the card duly stamped to the outworker.

12. Nothing in these Regulations shall apply—

(*a*) to any outworker who does not himself, in the ordinary course of his employment as an outworker, do the greater part of the work given out to him; or

(*b*) to any outworker employed in any class of work as to which the Commissioners certify that the unit of work would be, if fixed in accordance with these Regulations, work for which a payment of not less than 30*s*. in case of men, or 17*s*. 6*d*. in case of women, is made.

13. The National Health Insurance (Collection of Contributions Exempt Persons) Regulations (England), 1912, shall apply to an outworker who is not liable to be insured by reason that he holds a certificate of exemption, or that not having been previously insured he became employed within the meaning of the Act after attaining the age of 65 years; and in the case of the employment of such an outworker by an employer who has given notice of entry in respect of him, those Regulations shall apply as if a contribution paid under these Regulations were a weekly contribution in respect of an exempt person to whom these Regulations do not apply, and the expression "exemption card" in those Regulations shall be deemed to mean a card in the form set out in the Fifth Schedule to these Regulations or in such form substantially to the like effect as may from time to time be approved by the Commissioners:

Provided that an employer shall not be required to record payments made under these Regulations in an exemption book.

If a Contributor who was an insured person before marriage ceases, on or after marriage, to be employed she must return the Card together with her Insurance Book to her Society, or, if she is not a member of a Society, hand the Card and Book in at any Post Office.

Any person having this Card in his or her possession must produce it at any reasonable time when required by an Inspector or other authorised person.

LOST CARD.

Any person finding this Card, unless he can at once return it to the Contributor, should drop it into a Post Office Letter Box.

Reserved for use of Society or Insurance Commissioners.

No entry must be made in this space until after the return of the Card to the Society or Post Office.

Name of Approved Society or Insurance Committee:

Date of Birth if before 16th July, 1847 } _____ 184__

Thirteen Weeks ending , 191 .

National Health Insurance Stamps to be affixed in the spaces below. **No other Stamps may be used. Every Stamp must be cancelled at the time of affixing by writing in ink, or stamping with a metallic die with black indelible ink or composition, the date across the face of the stamp.**

Insert before issue.

Surname _____

Christian Names _____

Address _____

_____

A single Stamp must be used for each Unit of work.

The value of the Unit of Work must be entered by the Employer in the first space* and the amount paid to the Out-worker on each occasion for the work done may be inserted in the proper space **above** the Stamp.

In accordance with Section 13 of the Stamp Duties Management Act, 1891, any person who fraudulently **removes** any Stamp from this Card or **makes use of** any Stamp removed from another Card is guilty of **felony.**

Quarter E (0). Value of the Unit of Work. *....s.....d.	.....s.....d.	.....s.....d.	.....s.....d.	.....s.....d.
.....s.. ...d.	....s.....d.	.....s..... d.	.....s.....d.	.....s.....d
.....s.....d.	.....s.....d.	.....s.....d.	.....s.....d.	.....s.....d.
				If further Stamp spaces are required another card should be used and attached.

The Contributor must sign in the space below before returning the Card to her Society, or, if she is not a Member of a Society, to the Post Office.

Signature or Mark of Contributor _____

Witness to the Mark _____

INSTRUCTIONS.

1. SUPPLY OF STAMPS.

National Health Insurance Stamps are on sale at all Post Offices. **Stamps other than National Health Insurance Stamps found affixed to this Card will not be accepted in payment of contributions.**

2. ISSUE, DELIVERY, AND STAMPING OF CARD.

This Card can be obtained only from the Employer and can only be used for the payment of contributions in respect of work paid for by the Employer by whom the Card is issued. It must be produced to that Employer at any time on demand and must be delivered to him at such time as he may reasonably require it for the purpose of paying contributions.

An Outworker who takes work from more than one Employer who has adopted the scheme, must have a separate Card from each Employer.

If the holder of this Card is employed in any way except on outwork given out to her by Employers who have adopted the scheme she must obtain an ordinary Card for that employment and it must be stamped without reference to the contributions made on this Card.

Before payment is made for any work done, the Employer must affix to the Card a Stamp (representing the joint contribution of himself and the Contributor) for each unit of work or part of a unit paid for, and return the Card to the Contributor, unless the Employer and Contributor agree that the Card shall be kept by the Employer during its currency. The Stamps must be affixed in the first vacant spaces.

When a Stamp has been affixed in respect of a smaller quantity of work than that covered by the amount of the Stamp no further Stamp need be affixed, even though further work is paid for, until the total work paid for requires a further Stamp. Contributions in respect of an Outworker made on this Card by the Employer through whom it is issued must be reckoned without reference to the contributions (if any) made by any other Employer.

3. RATE OF CONTRIBUTION.

Contributions are payable by reference to "units" of work done.

The "unit of work" is work to the value of 8*s.* 9*d.*, unless some other amount has been fixed by the Commissioners in particular cases or for particular trades, such as the trades under the Trade Boards Act. For further particulars see Leaflet No. 25.

The joint contribution of Employer and Outworker for each "unit of work" is 6*d.* or 5*d.*, according to the age and rate of

remuneration of the worker, and is divided between Employer and Worker as follows:—

Division of the Contribution.	For Workers 21 years of age or over. *If the amount which the Outworker can earn in a normal full working week is*			For all Workers under 21 years of age.
	Not more than 9s. 0d.	More than 9s. 0d., but not more than 12s. 0d.	More than 12s. 0d.	
Payable by Employer ...	5d.	4d.	3d.	3d.
Payable on behalf of and recoverable from Out-Worker	nothing	1d.	3d.	3d.

4. CONTRIBUTOR IN CERTAIN CASES TO OBTAIN CERTIFICATE.

When in respect of any Outworker total contributions equal to fifty-two complete weekly contributions have been paid in any year, she will be able to obtain a Certificate from her Approved Society, or, if she is not a member of an Approved Society, from the Insurance Commissioners, and on the production of the Certificate to her Employer or Employers no further contributions will be payable in respect of her in that year.

5. EMPLOYER'S CONTRIBUTION NOT RECOVERABLE.

Notwithstanding any contract to the contrary, the Employer is not entitled to deduct from the wages of or otherwise to recover from the Contributor the Employer's Contribution.

6. DEFACING CARD.

Except as otherwise provided by Regulations, no mark of any kind may be made on this Card, nor may anything be affixed to it by the Employer or Contributor, or any other person.

7. ASSIGNMENT OR TRANSFER.

No person may assign or charge, or agree to assign or charge any Card, and any sale, transfer or assignment of, or charge on any Card is void and of no effect.

8. CHANGE OF ADDRESS.

A Contributor changing her address during the currency of this Card should alter the address on page 2, and inform her Society or Insurance Committee within seven days.

9. DEATH OF CONTRIBUTOR.

In the event of the death of the Contributor, this Card must be returned to her Society or to the Insurance Commissioners, London, S.W.

If any Employer has failed to pay any Contributions which he is liable to pay in respect of an Employed Contributor he is for each Offence liable, on Summary Conviction, to a fine not exceeding TEN POUNDS, and to pay a sum equal to the amount of the Contributions which he has failed to pay.

Further, if the Contributor is a Member of an Approved Society, she may take proceedings against her Employer, in which case the Employer may be compelled to make good any loss of Benefits which the Contributor has suffered.

If any Insured Person without reasonable cause fails to deliver a Contribution Card to her Employer at the times required by the Regulations, or is guilty of any other contravention of or non-compliance with any of the requirements of Part I of the National Insurance Act, 1911, or the Regulations made thereunder in respect of which no special penalty is provided, she is for each Offence liable, on Summary Conviction, to a fine not exceeding TEN POUNDS.

EXEMPT PERSON (OUTWORKER). **ENGLAND.**

To , 191 .

Under Special Regulations.

X (O)

NATIONAL HEALTH INSURANCE.

Contribution Card (Exempt Person).

FOR EMPLOYERS ONLY.

This Card must in no case be handed by the Employer to the Employed person.

This Card is the property of the Insurance Commissioners (England); during its currency it is entrusted to the Employer who must return it duly stamped to the Insurance

Commissioners, London, S.W., immediately upon its expiry, but in no case later than

, 191 .

Postage need not be prepaid.

A further supply of these Cards can be obtained from the Commissioners.

This Card is issued for the collection of the contributions payable by an Employer who has adopted the scheme of payment of contributions on the basis of work actually done in respect of an outworker, who—

(1) has been granted a Certificate of Exemption from compulsory Insurance;

or

(2) was under the age of 65 on the 15th July, 1912, and not having previously been an insured person, has become employed after attaining the age of 65.

This Card must not be used in other circumstances.

The Employer is liable to pay the like contribution as would have been payable as Employers' Contribution if such person had been an employed Outworker Contributor.

Every person to whom a Certificate of Exemption has been granted has been furnished with an Exemption Book which must be produced to the Employer at any time on demand and on each occasion on which payment is made for any work done. **The Employer must not make any entry in the Exemption Book with regard to any contribution paid on the basis of work actually done.** For further information see Leaflet No. 25.

Thirteen Weeks ending , 191 .

National Health Insurance Stamps to be affixed in the Spaces below.

No other Stamps may be used. Every Stamp must be cancelled at the time of affixing by writing in ink or stamping with a metallic die with black indelible ink or composition the date across the face of the Stamp.

These particulars are to be inserted by the Employer **before** affixing Stamps.

No. of Exemption Certificate_____

Surname of Employed Person _____

Christian Names_____

A Single Stamp must be used for each unit of work.

The value of the Unit of Work may be entered by the Employer in the first space * and the amount paid to the Outworker on each occasion for the work done may be inserted in the proper space **above** the Stamp.

In accordance with Section 13 of the Stamp Duties Management Act, 1891, any person who fraudulently **removes** any Stamp from this Card or **makes use of** any Stamp removed from another Card is guilty of **felony**.

Quarter X (O.). Value of the Unit of Work * ....s. .....d.	.....s. .....d.	.....s. .....d.	.....s. .....d.	.....s. .....d.
.....s. .....d.	.....s. .....d.	.....s. .....d.	.....s. .....d.	.....s. .....d.
.....s. .....d.	.....s. .....d.	.....s. .....d.	.....s. .....d.	.....s. .....d.
				If further Stamp spaces are required another Card should be used and attached.

Date of Termination of Employment _____ 191 ___

Signature of Employer _____

Address _____

INSTRUCTIONS.

(1.) SUPPLY OF STAMPS.

National Health Insurance Stamps are on sale at all Post Offices. **Stamps other than National Insurance Stamps found affixed to this Card will not be accepted in payment of Contributions.**

(2.) TIME OF AFFIXING STAMPS.

Before payment is made for work done, the Employer must affix to the Card a Stamp or Stamps representing the Employer's Contribution for that work. The Stamps must be affixed in the first vacant spaces. When a Stamp has been affixed in respect of a smaller quantity of work than that covered by the amount of the Stamp, no further Stamp need be affixed (even though further work is paid for) until the total work paid for requires a further Stamp.

Contributions in respect of an Outworker made on this Card by the Employer through whom it is issued must be reckoned without reference to the Contributions (if any) made by any other Employer.

(3.) RATES OF EMPLOYER'S CONTRIBUTION.

Contributions are payable by reference to "units" of work done.

For full particulars and rates of Employer's Contribution see Leaflet No. 25.

(4.) EMPLOYER'S CONTRIBUTION NOT RECOVERABLE.

The Employer is not entitled to deduct from the Wages of or otherwise to recover from the Employed Person any part of the Contribution paid.

(5.) DEFACING CARD.

Except as otherwise provided by Regulations, no mark of any kind may be made on this Card, nor may anything be affixed to it. If a Card is accidentally damaged or defaced, it should be surrendered and a new one obtained.

(6.) ASSIGNMENT OR TRANSFER.

No person may assign or charge, or agree to assign or charge any Card, and any sale, transfer or assignment of, or charge on any Card is void and of no effect.

(7.) PRODUCTION OF CARD TO AN INSPECTOR.

Any person having this Card in his or her possession must produce it at any reasonable time when required by an Inspector or other authorised person.

(8.) NOTICE OF DEATH OF EXEMPT PERSON.

If the Employer receives information as to the death of the person to whom this Card refers, he is requested to notify the Commissioners when returning the Card.

(9.) LOST CARD.

Any person finding this Card should drop it into a Post Office Letter Box.

If any Employer is guilty of any Contravention or of non-compliance with any of the requirements of Part I. of the National Insurance Act, 1911, or the Regulations made thereunder in respect of which no special penalty is provided, he is, for each Offence, liable on summary Conviction to a fine not exceeding TEN POUNDS.

APPENDIX II.—7.

PAYMENT AND COLLECTION OF CONTRIBUTIONS PAYABLE BY AN EMPLOYER UNDER SECTION 4 (4) OF THE ACT.

SS. 4 (4) AND 7.

General.

1. These Regulations may be cited as the National Health Insurance [Collection of Contributions (Exempt Persons)] Regulations (England), 1913.

2.—(1) In these Regulations, unless the context otherwise requires, the following expressions have the respective meanings hereby assigned to them:—

"The Act" means the National Insurance Act, 1911:

"The Commissioners" means the Insurance Commissioners:

"Exempt person" means a person to whom there has been granted a certificate of exemption within the meaning of the National Health Insurance (Claims for Exemption) Regulations (England), 1913, which is still valid and unexpired:

"Exemption card" means a card issued in accordance with these Regulations:

"Exemption book" means a book issued under these Regulations:

"Stamp" means a stamp issued under section 108 of the Act for the purposes of Part I. of the Act:

"Week" means the period from midnight on one Sunday to midnight on the following Sunday:

"Period of currency" means in relation to any card or book, the period during which under these Regulations

the card or book is available for the purpose of recording the payment of contributions:

"Postmaster" includes a sub-postmaster.

(2) The Interpretation Act, 1889, applies to the interpretation of these Regulations as it applies to the interpretation of an Act of Parliament.

Exempt Persons.

3.—(1) An employer who is liable to pay contributions in respect of an exempt person shall pay those contributions by affixing a stamp in the appropriate place upon a proper exemption card to be procured by the employer for the purpose, and shall thereupon, or as soon as may be thereafter, record the payment in the exemption book issued to that person, by making the necessary entry in that book.

(2) An employer shall, before affixing any stamps to an exemption card, inscribe upon it the name of the exempt person in respect of whom the contributions are payable and the number of the exemption certificate issued to that person as stated in his exemption book.

(3) Every employer who has procured an exemption card in accordance with this Regulation shall be responsible for the custody of the card during the period of its currency, and shall forward it to the Commissioners within fourteen days after the expiration of that period.

(4) No exemption card shall be deemed to be a proper exemption card for the purpose of the payment of contributions in respect of an exempt person unless it is a card current at the time and unless the employer has inscribed upon it the name of the exempt person in respect of whom the contributions are payable.

(5) The provisions of the National Health Insurance (Collection of Contributions) Regulations (England), 1913, relating to the stamping of cards (including the provisions as to cancellation of stamps) shall apply to exemption cards as if they were cards within the meaning of those Regulations.

(6) Exemption cards shall be supplied by a postmaster to any employer upon his application.

4.—(1) The Commissioners shall issue to every person to whom a certificate of exemption is granted an exemption book to be current for the period of validity of the certificate.

(2) The provisions of the National Health Insurance (Collection of Contributions) Regulations (England), 1913, relating to the production and delivery of cards to the employer and to their custody and return by him, shall apply to the production and delivery of exemption books as if they were cards within the meaning of those Regulations.

(3) It shall be the duty of every exempt person, in addition to his liability under the provisions applied by the last preceding paragraph, to sign his exemption book and produce it to his employer immediately after the issue of the book to him, and if he subsequently enters the employment of a new employer, to produce the book to that new employer immediately after the commencement of the new employment:

Provided that an exempt person shall not be liable to any penalty for failure to comply with this provision if he shows that there was reasonable cause for the failure.

* *Persons other than exempt persons in respect of whom an employer is liable to pay contributions under Section* 4 (4) *of the Act.*

5.—(1) An employer who is liable to pay contributions in respect of any person (not being an exempt person) under subsection (4) of Section 4 of the Act (in these Regulations referred to as an excluded person) shall pay those contributions by affixing a stamp in the appropriate place upon a proper exemption card to be procured by the employer for the purpose.

(2) No exemption card shall be deemed to be a proper exemption card for the purpose of the payment of contributions in respect of an excluded person unless it is a card current at the time, and unless the employer has inscribed upon it the name of the excluded person in respect of whom the contributions are payable.

6.—(1) An excluded person may apply to the Commissioners in such form as they may direct for the issue to him of an exemption book, and the Commissioners may issue an exemption book to him accordingly.

(2) Where an exemption book is issued to an excluded person the provisions of these Regulations relating to exemption books issued to exempt persons shall have effect as if references in those provisions to exempted persons included a reference to excluded persons.

Miscellaneous.

7.—(1.) All exemption cards and books for the purpose of these Regulations shall be issued without charge by the Commissioners and when issued shall remain the property of the Commissioners, and shall be in the forms set out in the Schedules to these Regulations, or in such forms substantially to the like effect as may from time to time be approved by the Commissioners.

(2.) All directions and instructions appearing upon the forms set out in the Schedules to these Regulations shall be deemed to be incorporated in these Regulations.

* Now obsolete by reason of s. 3 (2) of 1913.

(3) If an Exemption Book is lost, destroyed, or so damaged as to be useless, the Commissioners may at any time, upon the production of such evidence as they may require of the loss, destruction, or damage of the Book, issue to the person to whom the Book so lost, destroyed, or damaged was issued a new Exemption Book to be current for the period during which the Book so lost, destroyed, or damaged would have been current.

8. These Regulations shall not apply to outworkers in respect of whom, by virtue of any Regulations made under paragraph (10) of the Third Schedule to the Act, contributions are payable by reference to work actually done instead of by reference to the weeks in which the work is done, except in so far as these Regulations are expressly applied by any Regulations so made to any such outworkers.

9. Any person having in his possession an Exemption Card or an Exemption Book shall produce it at any reasonable time when required by an Inspector or other officer appointed under Part I. of the Act or duly authorised to act in the execution of Part I. of the Act.

10. Upon the death of any exempt person any person having, or thereafter obtaining, possession of his Exemption Book shall as soon as may be deliver the book to the Commissioners.

11. No person shall assign or charge, or agree to assign or charge, any Exemption Card or Exemption Book, and any sale, transfer, or assignment of or any charge on, any such Card or Book shall be void and of no effect.

12. So far as respects anything required under these Regulations to be done by any Postmaster, these Regulations shall have effect only in so far as the Postmaster-General may concur therein.

13. The National Health Insurance [Collection of Contributions (Exempt Persons)] Regulations, 1912, are hereby revoked, without prejudice, however, to the validity of anything done thereunder, and any reference to those Regulations in any Regulations made under Part I. of the Act shall be deemed to be a reference to these Regulations.

March 18th, 1913.

FIRST SCHEDULE.

EXEMPTION CARD.

EXEMPT PERSON. **ENGLAND.**

To , 191 .

X

Quarter.

NATIONAL HEALTH INSURANCE.
Contribution Card (Exempt Person).
For Employers only.

This Card must in no case be handed by the Employer to the Employed Person.

This Card is the property of the Insurance Commissioners; during its currency it is entrusted to the Employer, **who must return it duly stamped to the Insurance Commissioners,** London, S.W., immediately upon its expiry, but in no case later than

191 .

A supply of these Cards can be obtained at any Post Office.

This Card is issued for the collection of the Employer's Contributions in respect of a person :—

(1) who has been granted a Certificate of Exemption from compulsory Insurance:

or

(2) who was under the age of 65 on the 15th July, 1912, and, not having previously been an insured person, has become employed after attaining the age of 65.

The Employer is liable to pay the like contribution as would have been payable as Employer's contribution if such person had been an employed Contributor.

Every person to whom a Certificate of Exemption has been granted has been furnished with an Exemption Book which must be signed by the Employer when a contribution is paid.

The Exemption Book must be produced to the Employer at any time on demand, and must be delivered to him when he requires it for the purpose of recording payment of contributions.

Where the holder of the book is in continuous employment, the book may be left in the hands of the Employer, who will be responsible for its safe custody.

A person who was under the age of 65 on the 15th July, 1912, and, not having previously been an insured person, has become employed after attaining the age of 65 may obtain an Exemption Book on application to the Insurance Commissioners, London, S.W. If he has not obtained a Book, the space for the No. of the Exemption Certificate on page 2 of this Card should be left blank, but otherwise the Card should be completed by the Employer, and be forwarded to the Commissioners in accordance with the directions.

No. of Exemption Certificate. .....
Surname of Employed Person. .....
Christian Names .....

These particulars are to be inserted by the Employer **before** affixing Stamps.

THIRTEEN WEEKS ENDING , 191 .

A National Health Insurance Stamp to be affixed for each week in the proper space. **No other stamps may be used.**

Every stamp must be cancelled at the time of affixing by writing the date across it in ink.

In accordance with Section 13 of the Stamp Duties Management Act, 1891, any person who fraudulently **removes** any Stamp from this Card or **makes use of** any Stamp removed from another Card is guilty of **felony**.	1st Week commencing Monday, , 191 .	2nd Week commencing Monday, , 191 .	3rd Week commencing Monday, , 191 .	
4th Week commencing Monday, , 191 .	5th Week commencing Monday, , 191 .	6th Week commencing Monday, , 191 .	7th Week commencing Monday, , 191 .	8th Week commencing Monday, , 191 .
9th Week commencing Monday, , 191 .	10th Week commencing Monday, , 191 .	11th Week commencing Monday, , 191 .	12th Week commencing Monday, , 191 .	13th Week commencing Monday, , 191 .

Signature of Employer and Address. .....
.....

INSTRUCTIONS.

1. SUPPLY OF STAMPS.

National Health Insurance Stamps are on sale at all Post Offices. **Stamps other than National Health Insurance Stamps found affixed to this Card will not be accepted in payment of Contributions.**

2. TIME OF AFFIXING STAMPS.

A weekly contribution is payable by the Employer for each week (commencing Monday) during the whole or any part of which the employed person has been employed, but only one contribution is payable for each week, and no contribution is payable by the Employer in respect of any week during which the employed person renders no service and receives no remuneration.

The Employer must, before any payment of wages, affix in the proper space a single National Health Insurance Stamp of the value of the Employer's contribution for each week (commencing Monday) for the whole or any part of which the wages are payable, and in respect of which a contribution has not already been paid as shewn by the Exemption Book, but all contributions payable in respect of the period to , 191 , must be paid and stamps affixed by that date whether the wages for the period have been paid or not.

Upon the termination of an employment, a stamp must be affixed in respect of each week for which a Contribution is payable by the Employer.

When no wages are payable by the Employer, he must affix a stamp on the first day of employment in each week.

3. RATES OF EMPLOYER'S CONTRIBUTION.

The normal Rate of the Employer's Contribution in Great Britain is **3d.** a week, but in certain cases other Rates apply as follows:—

In respect of Employed Persons of 21 years or upwards whose remuneration does NOT include Board and Lodging and the Rate of whose Remuneration	MEN.	WOMEN.
(*a*) exceeds 2/- but does not exceed 2/6 a working day.	**4d.**	**3d.**
(*b*) exceeds 1/6 but does not exceed 2/- a working day.	**5d.**	**4d.**
(*c*) does not exceed 1/6 a working day	**6d.**	**5d.**

For rates of Contribution where the Employer is liable to pay Wages during Sickness see Pamphlet A, to be obtained at any Post Office.

4. EMPLOYER'S CONTRIBUTION NOT RECOVERABLE.

The Employer is not entitled to deduct from the Wages of or otherwise to recover from the Employed Person any part of the Contribution paid.

5. DEFACING CARD.

Except as herein provided, no mark of any kind may be made on this Card nor may anything be affixed to it. If a Card is accidentally damaged or defaced it should be surrendered and a new one obtained.

6. ASSIGNMENT OR TRANSFER.

No person may assign or charge, or agree to assign or charge any Card, and any sale, transfer or assignment of, or charge on any Card is void and of no effect.

7. PRODUCTION OF CARD TO INSPECTOR.

Any person having this Card in his possession must produce it at any reasonable time when required by an Inspector or other authorised person.

8. NOTICE OF DEATH OF EXEMPT PERSON.

If the Employer receives information as to the death of the Person to whom this Card refers, he is requested to notify the Commissioners when returning the Card.

9. LOST CARD.

Any person finding this Card should drop it into a Post Office Letter Box.

If any Employer is guilty of any Contravention of or non-compliance with any of the requirements of Part I. of the National Insurance Act, 1911, or the Regulations made thereunder, he is, for each Offence, liable, on Summary Conviction, to a fine not exceeding TEN POUNDS.

SECOND SCHEDULE.

EXEMPTION BOOK. **ENGLAND.**

NOT TRANSFERABLE.

NATIONAL INSURANCE ACT, 1911.

EXEMPTION BOOK.

This book must be produced by the holder to his (her) Employer when he (she) first receives it, and whenever he (she) enters on a new employment.

The Employer of the person to whom this book is issued must obtain an Exemption Card from the Post Office for the purpose of paying the Contributions due by him.

OWNERSHIP AND CUSTODY OF BOOK.

This book is the property of the Insurance Commissioners (England): during its currency it is entrusted to the person named within.

It must be produced to the Employer, at any time on demand, and must be delivered to him whenever he requires it for the purpose of recording payment of contributions. It will be returned duly signed, but where the holder is in continuous employment the book may be left in the hands of the Employer, who will be responsible for its safe custody.

It must be returned to the employed person upon its expiry, on the termination of the employment, or at any time within 48 hours of a demand for its return.

Any person having this book in his or her possession must produce it at any reasonable time when required by any Inspector or other authorised person.

LOST BOOK.

Any person finding this book, unless he can at once return it to the person named within, should drop it into a Post Office Letter Box.

NOTE.—In accordance with section 4 (4) of the Act and the Regulations made thereunder, the Employer's Contributions may be applied for the benefit of any persons in respect of whom contributions have been so paid in the event of such persons subsequently becoming employed Contributors.

COPY OF EXEMPTION CERTIFICATE.

No.....

This is to certify that.....

.....

residing at.....

is exempted from liability to become or to continue to be insured under Part I. of the National Insurance Act, 1911, until

...., 191...

(L.S.) *Signed*.....

Dated.....191...

Any person employing the person to whom this book is issued during the year ending , 191 , must stamp an Exemption Card with stamps representing the Employer's Contribution only, and must give a Certificate in the form appended for each week or part of a week of employment, unless a previous Employer has certified that a contribution for that week has already been paid. This Book is only valid when the person to whom it is issued has signed his (or her) name below.

Signature or Mark of Holder.....

Witness to the Mark.....

(Only required if the Signature is by Mark.)

Any change of Address of the Holder should be shown here. .....

.....

.....

We, the undersigned, have set our signatures against the weeks for which contributions were payable by us in respect of the person named in the Certificate on page 2 of this Book, and certify that we have affixed or will at the proper time affix Stamps of the value of the Employer's Contribution in the proper spaces to a Contribution Card bearing his (her) name.

Thirteen Weeks ending , 191 .

Week commencing Monday.	Employer (Firm, &c.).	Address.
191		

NOTE.—Only one Contribution is payable in respect of each week. The signature of an employer against any week may be taken by subsequent employers in that week as evidence of the payment of the Contribution for that week.

We, the undersigned, have set our signatures against the weeks for which contributions were payable by us in respect of the person named in the Certificate on page 2 of this Book, and certify that we have affixed or will at the proper time affix Stamps of the value of the Employer's Contribution in the proper spaces to a Contribution Card bearing his (her) name.

Thirteen Weeks ending , 191 .

Week commencing Monday.	Employer (Firm, &c.).	Address.
191 .		

NOTE.—Only one Contribution is payable in respect of each week. The signature of an employer against any week may be taken by subsequent employers in that week as evidence of the payment of the Contribution for that week.

We, the undersigned, have set our signatures against the weeks for which contributions were payable by us in respect of the person named in the Certificate on page 2 of this Book, and certify that we have affixed or will at the proper time affix Stamps of the value of the Employer's Contribution in the proper spaces to a Contribution Card bearing his (her) name.

Thirteen Weeks ending , 191 .

Week commencing Monday.	Employer (Firm, &c.).	Address.
191 .		

NOTE.—Only one Contribution is payable in respect of each week. The signature of an employer against any week may be taken by subsequent employers in that week as evidence of the payment of the Contribution for that week.

We, the undersigned, have set our signatures against the weeks for which Contributions were payable by us in respect of the person named in the Certificate on page 2 of this Book, and certify that we have affixed or will at the proper time affix Stamps of the value of the Employer's Contribution in the proper spaces to a Contribution Card bearing his (her) name.

Thirteen Weeks ending , 191 .

Week commencing Monday.	Employer (Firm, &c.).	Address.
191 .		

NOTE.—Only one Contribution is payable in respect of each week. The signature of an Employer against any week may be taken by subsequent Employers in that week as evidence of the payment of the Contribution for that week.

SURRENDER OF BOOK.

ON BECOMING AN INSURED PERSON.

If the person to whom this Book is issued *becomes an insured person*, he (she) must surrender this Book to his (her) Society or to the Post Office when taking up his (her) Contribution Card.

ON CEASING TO BE ENTITLED TO EXEMPTION.

If the person to whom this Book is issued ceases to be entitled to exemption and *does not become an insured person*, he (she) must return it to the Insurance Commissioners, London, S.W., within 14 days.

ON EXPIRY OF BOOK.

This Book must be sent to the Insurance Commissioners, London, S.W., within 14 days of its expiry.

RENEWAL OF EXEMPTION CERTIFICATE.

If the person to whom this Book is issued desires to obtain a renewal of the certificate of exemption he (she) should, not more than one month before , 191 , apply to the Insurance Commissioners, London, S.W., for a form of claim for the renewal of the certificate.

If a renewal of the certificate is granted a new book will be issued to him (her) in exchange for the expired book.

If the person in respect of whom this Book is issued changes his (her) address during the currency of the Book, the new address should be entered on page 2 in the space provided.

Except as herein provided, no mark of any kind may be made in this Book, nor may anything be affixed to it by the Employer or any other person. If the Book is accidentally so damaged or defaced as to become useless for the purpose for which it was issued, it should be returned to the Insurance Commissioners, London, S.W.

In the event of Death, this Book must be returned to the Insurance Commissioners.

If any person is guilty of any contravention of or non-compliance with any of the requirements of Part I. of the National Insurance Act, 1911, or the Regulations made thereunder, he is for each offence liable, on Summary Conviction, to a fine not exceeding TEN POUNDS.

APPENDIX II.—8.

NOTICES TO BE GIVEN BY INSURED PERSONS TRANSFERRING FROM THE VOLUNTARY TO THE EMPLOYED RATE.

S. 6 (1).

1. These Regulations may be cited as the National Health Insurance (Transfer from Voluntary to Employed Rate) Regulations, 1913.

2. The Interpretation Act, 1889, applies to the interpretation of these Regulations as it applies to the interpretation of an Act of Parliament.

3. The notice to be given by an insured person under subsection (1) of Section 6 of the National Insurance Act, 1911, shall be in writing in the form set out in the Schedule to these Regulations or in such form substantially to the like effect as may from time to time be approved by the Insurance Commissioners, and may be given either by delivering it personally to the Secretary of the Society of which the insured person giving the notice is a member, or in the case of a Society with branches to the Secretary of the branch, or by sending it by post in a prepaid letter addressed to the office of the Society or branch of the Society.

4. Where at any time before the commencement of these Regulations any person, being a person who had become a member of an Approved Society as a Voluntary Contributor and who subsequently became employed, purported to give notice under the said Section 6 of his wish to be transferred to the employed rate and the notice so given was actually received by an officer of the Society of which he was a member, the notice so given may, if the Society think fit, be treated for the purpose of the said section as having been given in the prescribed manner.

March 28th, 1913.

SCHEDULE.

NOTICE BY INSURED PERSON OF TRANSFER FROM VOLUNTARY TO EMPLOYED RATE.

National Insurance Act, 1911.

To the Secretary, Date_____19

_____Society [*Insert name of Society*].

I_____[*Insert name*]

of_____[*Insert address*]

a Voluntary Contributor, No. , in the books of your Society, hereby

give notice that I am now employed withing the meaning of Part I. of the National Insurance Act, 1911, as _____ [*State nature of employment*] by _____ [*Insert name of employer*] of _____ [*Insert address of employer*] and have been so employed since _____ [*State date on which employment commenced*], and that for the purpose of the contributions payable in respect of me under the said Act, I wish to be transferred from the voluntary to the employed rate.

[Signed] _____.

APPENDIX II.—9.

Payment of Contributions to Superannuation Funds as an Additional Benefit.

S. 8 (1) (*f*), 4th Sch. II. (10).

1. These Regulations may be cited as the National Health Insurance (Contributions to Superannuation Funds) Regulations, 1913.

2.—(1) In these Regulations, unless the context otherwise requires :—

"The Act" means the National Insurance Act, 1911 :

"The Commissioners" means the Insurance Commissioners, the Scottish Insurance Commissioners, the Irish Insurance Commissioners, or the Welsh Insurance Commissioners, as the case may require :

"The Joint Committee" means the Joint Committee of the several bodies of Commissioners appointed for the purposes of Part I. of the Act :

"Member" means a person in respect of whom contributions are or have been paid to the Fund.

(2) The Interpretation Act, 1889, applies to the interpretation of these Regulations as it applies to the interpretation of an Act of Parliament.

3. The following provisions shall have effect with reference to the payment, by way of an additional benefit under the Act, of contributions to a Superannuation Fund in which the members of an Approved Society are interested :—

(1) The Fund to which the contributions are paid must—

(*a*) be approved for the purpose by the Joint Committee ; and

(*b*) be a Fund lawfully established and carried on as a permanent fund ; and

(*c*) in the case of a Fund managed by an Assurance Company, be carried on for the exclusive benefit of the persons insured therein.

(2) The benefits to be provided out of the Fund in consideration of contributions paid to the Fund by way of an additional benefit under the Act, must be approved by the Joint Committee and not liable to be varied except with the consent of the Joint Committee.

(3) The constitution of the Fund must provide for the following matters, that is to say—

(*a*) for the investment of moneys belonging to the Fund in any manner in which an Approved Society under or by virtue of sub-section (2) of Section 56 of the Act, or paragraphs (*a*), (*b*), (*c*), (*d*) or (*f*) of sub-section (1) of Section 44 of the Friendly Societies Act, 1896, has power to invest any sum paid to the Society for investment, but not in any other manner, except that any investment existing at the time when application is made to the Commissioners for the approval of the Fund under these Regulations which would but for this Regulation be an authorised investment, may, with the consent of the Commissioners, be retained, and while so retained shall be deemed to be an authorised investment, notwithstanding anything in this Regulation; and

(*b*) for the payment, in the event of withdrawal of approval from the Fund, either to another Superannuation Fund or otherwise as the Joint Committee may direct, to or for the benefit of each existing member of the Fund of such sum as may be certified in such manner as the Joint Committee may direct generally or in any special case to be equal to the value of the contributions paid to the Fund in respect of that member by way of an additional benefit under the Act.

(4) The books and accounts of the Fund shall be kept in such form as the Joint Committee may approve, and when the Joint Committee shall so require, but no less often than once in every year, shall be submitted to audit by auditors approved by the Joint Committee.

(5) A copy of every statement of accounts and of any special report of the auditors thereon, and of every valuation return relating to the Fund by law required to be deposited with the Registrar of Friendly Societies or with the Board of Trade, as the case may be, shall be signed by the same persons as have signed those documents respectively, and shall be sent to the Commissioners at the same time as those documents are so deposited.

(6) A valuation of the assets and liabilities of the Fund shall be made once at least in every five years by an actuary approved by the Joint Committee.

(7) The Committee of Management or other governing body of

the Fund shall, unless the Fund is a fund established by a registered Friendly Society or an Assurance Company, not later than the 31st day of May in every year, send to the Commissioners, in such form as the Joint Committee may require, a return of the receipts and expenditure, assets and effects, of the Fund, as up to and on the 31st day of the December immediately preceding with a copy of any report of the auditors, and within one month after the completion of every valuation an abstract of the valuation, with a copy of the report of the actuary.

(8) The Joint Committee may at any time, for any cause which they deem sufficient, withdraw their approval from the Fund, and thereupon the Fund shall cease to be an approved Fund for the purpose of these Regulations.

April 15th, 1913.

APPENDIX II.—10.

REDUCTION OF BENEFITS PAYABLE TO A VOLUNTARY CONTRIBUTOR WHEN HE IS IN ARREARS.

S. 10 (3).

1. These Regulations may be cited as the National Health Insurance (Voluntary Contributors' Arrears) Regulations, 1913.

2.—(1) In these Regulations, "the Act" means the National Insurance Act, 1911.

(2) The Interpretation Act, 1889, applies to the interpretation of these Regulations as it applies to the interpretation of an Act of Parliament.

3. Where the arrears of a Voluntary Contributor claiming sickness benefit amount at the date of the claim to not less than two, and not more than thirteen, weekly contributions a year on the average, the rate of sickness benefit shall be reduced to a sum not less than five shillings a week, or, in the case of a married woman being a Voluntary Contributor under the provisions of subsection (2) of section 44 of the Act, not less than three shillings a week, or the time when sickness benefit commences deferred, proportionately to the amount of arrears in accordance with the Tables in the Schedule to these Regulations.

March 18th, 1913.

SCHEDULE.

TABLES.

TABLE I.

General.

(1) Where the Arrears amount to	(2) Rates of Sickness Benefit.	
	Men.	Women.
	s. *d.*	*s.* *d.*
2 contributions a year on average.	9 6	7 3
3 ,, ,, ,,	9 0	7 0
4 ,, ,, ,,	8 6	6 9
5 ,, ,, ,,	8 0	6 6
6 ,, ,, ,,	7 6	6 3
7 ,, ,, ,,	7 0	6 0
8 ,, ,, ,,	6 6	5 9
9 ,, ,, ,,	6 0	5 6
10 ,, ,, ,,	5 6	5 3
	s. *d.*	
11 contributions a year on average.	5 0	
12 ,, ,, ,,	5 0 commencing 6th day after commencement of illness.	
13 ,, ,, ,,	5 0 ,, 8th ,, ,, ,,	
	5 0 ,, 10th ,, ,, ,,	
	5 0 ,, 12th ,, ,, ,,	
	5 0 ,, 14th ,, ,, ,,	
	5 0 ,, 16th ,, ,, ,,	
	5 0 ,, 18th ,, ,, ,,	
	5 0 ,, 20th ,, ,, ,,	
	5 0 ,, 22nd ,, ,, ,,	
	5 0 ,, 24th ,, ,, ,,	
	5 0 ,, 26th ,, ,, ,,	
	5 0 ,, 28th ,, ,, ,,	

TABLE II.

Married Women Voluntary Contributors.

Where the Arrears amount to (1)	Rate of Sickness Benefit during first 13 weeks. (2)
	s. *d.*
2 contributions a year on average.	4 9
3 ,, ,, ,,	4 6
4 ,, ,, ,,	4 3
5 ,, ,, ,,	4 0
6 ,, ,, ,,	3 9
7 ,, ,, ,,	3 6
8 ,, ,, ,,	3 3
9 ,, ,, ,,	3 0
10 ,, ,, ,,	3 0 commencing 6th day after commencement of illness.
11 ,, ,, ,,	3 0 ,, 8th ,, ,, ,,
12 ,, ,, ,,	3 0 ,, 10th ,, ,, ,,
13 ,, ,, ,,	3 0 ,, 12th ,, ,, ,,
	3 0 ,, 14th ,, ,, ,,
	3 0 ,, 16th ,, ,, ,,
	3 0 ,, 18th ,, ,, ,,
	3 0 ,, 20th ,, ,, ,,
	3 0 ,, 22nd ,, ,, ,,
	3 0 ,, 24th ,, ,, ,,

Note.

Where the Voluntary Contributor is entitled to sickness benefit at a rate lower than the full rate, these Tables shall have effect as if the entries in the first column were so shifted down that the first entry therein was set opposite the entry in the second column next below the entry specifying the rate of sickness benefit to which the contributor is entitled.

APPENDIX II.—11.

MANNER OF CALCULATING THE AVERAGE AMOUNT OF ARREARS.

S. 10 (7).

1. These Regulations may be cited as the National Health Insurance (Average Arrears) Regulations, 1912.

2.—(1) In these Regulations—

The expression "the Act" means Part I. of the National Insurance Act, 1911.

The expression "quarter" means any period of currency of contribution cards issued by the Insurance Commissioners under the National Health Insurance (Collection of Contributions) Regulations, 1912.

(2) The Interpretation Act, 1889, applies to the interpretation of these Regulations as it applies to the interpretation of an Act of Parliament.

3.—(1). The average amount of arrears of an insured person for the purposes of Section 10 of the Act shall, subject to the provisions of that section, be calculated as follows :—

(*a*) There shall be first ascertained the total number of the weekly contributions in respect of which the insured person is in arrears from the time of his entry into insurance down to the expiration of the quarter immediately preceding the date at which the amount of arrears is to be ascertained;

(*b*) There shall be next ascertained the total number of quarters contained in the period from the time of the entry into insurance of the insured person down to the expiration of the said immediately preceding quarter;

(*c*) The total number of weekly contributions ascertained as aforesaid shall be divided by the total number of quarters ascertained as aforesaid and an amount equal to four times the number ascertained by that division shall be the average amount of arrears :

Provided that where four quarters have not elapsed since the date of the entry of a person into insurance, the average amount of arrears in his case shall be deemed to be the total number of weekly contributions in respect of which he was actually in arrears at the expiration of the quarter immediately preceding the date at which the average amount of arrears is to be ascertained.

(2) For the purpose of the Regulations the total number of the weekly contributions in respect of which an insured person is in arrears shall be the number ascertained by dividing the number of pence contained in those weekly contributions by a number equal to the weekly rate in pence of the contribution : Provided that—

(*a*) Where the contributions in arrear were as to one part of them payable at one weekly rate and as to others of them payable at another weekly rate, the contributions payable at the one weekly rate and the contributions payable at the other weekly rate respectively shall for the purpose of the foregoing calculation be treated separately ; and

(*b*) Any part of a contribution remaining over after the division required to be made under this provision has been made shall be treated as a whole contribution.

(3) Where the insured person entered into insurance after the

expiration of the first week of a quarter any arrears which accrued during that quarter shall be disregarded, and that quarter shall not be deemed to be a quarter for the purpose of these Regulations.

July 16th, 1912.

APPENDIX II.—12.

Compensation Agreements.

S. 11 (1) (*c*).

1. These Regulations may be cited as the National Health Insurance (Compensation Agreements) Regulations, 1913.

2.—(1) In these Regulations, unless the context otherwise requires:—

The expression "the Commissioners" means the Insurance Commissioners:

The expression "the Act" means the National Insurance Act, 1911:

The expression "the notice" means the notice of an agreement required to be sent by an employer under paragraph (*c*) of subsection (1) of Section 11 of the Act.

(2) The Interpretation Act, 1889, applies to the interpretation of these Regulations as it applies to the interpretation of an Act of Parliament.

3. The time within which the notice is to be sent by the employer shall be seven days from the date of the making of the agreement to which the notice relates.

4. The notice shall contain the particulars specified in the Schedule to these Regulations or such of those particulars as are appropriate to the particular case.

January 14th, 1913.

Schedule.

Particulars to be contained in the Notice.

Full name and address of employer.
Full name and address of workman.
Business of employer.
Nature of occupation of workman.
Average weekly earnings of workman.
In case of personal injuries caused by accident—
    Nature of the accident.
    Place of the accident.
    Date of the accident.
In case of industrial disease contracted by the workman—
    Nature of the disease.
    Date of the disablement or suspension of the workman.
Date of the agreement to which notice relates.

Amount of the lump sum or weekly payment.
In the case of a lump sum payment—
Age of the workman.
Amount of weekly payment redeemed.
Estimated duration of incapacity of workman.

APPENDIX II.—13.

ADMINISTRATION OF MEDICAL BENEFIT.

S. 15.

ARRANGEMENT OF REGULATIONS.*

PART I.

General.

1. Short title.
2. Interpretation.

PART II.

Provision of Medical Attendance.

3. Duty of Committee to make arrangements.
4. Power to make provisional arrangements.
5. Negotiations with Societies.
6. List of deposit contributors.
7. Conditions of service of practitioners.
8. Submission of arrangements.
9. Preparation and submission of rules.
10. Income limit.
11. Approval by Commissioners.
12. Invitation to practitioners.
13. Preparation of medical list.
14. Power to require or allow persons to make their own arrangements for treatment.
15. Approval of institutions.
16. Publication of medical list.
17. Distribution under capitation system.
18. Distribution under system of payment by attendance.
19. Choice of methods of obtaining treatment.
20. Preparation of lists.
21. Revision of lists.
22. Insured person applying during year.
23. Practitioner applying during year.
24. Notice of changes in lists.
25. Notice of suspension of medical benefit to insured person.
26. Changes during year.

PART III.

Provision of Drugs and Appliances.

27. Prescribed appliances.
28. Prices of drugs and appliances.
29. Conditions of dispensing medicines.
30. Arrangements for supply by practitioners of drugs and appliances.
31. Submission of arrangements.

* For notes on the Medical Regulations see. p. 631.

32. Notice to persons desirous of undertaking supply.
33. List of persons undertaking supply.
34. Right of insured persons to obtain drugs and appliances.
35. Revision of prices of drugs and appliances.
36. Right to discontinue supply.
37. Inclusion in revised list.
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PART IV.

Financial.

39. Panel Fund.
40. Calculation of remuneration under single system.
41. Calculation of remuneration under combined system.
42. Practitioners' accounts to be rendered quarterly.
43. Drug Fund.
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45. Allocation of Funds.
46. Excessive ordering of drugs.
47. Capitation fee for supply of drugs by practitioner.
48. Institutions Fund.
49. Special Arrangements Funds.

PART V.

Special Provisions.

50. Mileage.
51. Old and disabled Members of Friendly Societies.
52. Medical Service Sub-Committee.
53. Duty of Local Medical Committee to consider complaints.
54. Enquiry as to practitioner.
55. Decision as to range of Medical Services.
56. Enquiry as to person supplying drugs or appliances.
57. Approval of forms by Commissioners.
58. Seamen's National Insurance Society.
59. District Committees.
60. Application to Wales.
61. Regulations subject to powers reserved to Commissioners.

PART I.

General.

Short title.

1. These Regulations may be cited as the National Health Insurance (Administration of Medical Benefit) Regulations, 1912.

Interpretation.

2.—(1) In these Regulations, unless the context otherwise requires:—

"The Act" means the National Insurance Act, 1911.

"The Commissioners" means the Insurance Commissioners, or where by virtue of the National Insurance (Joint Committee) Regulations, 1912, any power is exercisable by the Joint Committee or by the Joint Committee acting jointly with the Commissioners, means the Joint Committee or the Joint Committee acting jointly with the Commissioners, as the case may require.

"Committee" means the Insurance Committee for any County or County Borough.

"County" includes County Borough.

"Society" means an Approved Society and includes the Naval and Army Insurance Fund.

"Member" means a member of a Society who is an insured person under the Act entitled to medical benefit.

"Insured Person" means a insured person under the Act entitled to medical benefit.

"Practitioner" means a duly qualified medical practitioner, and, where the Regulations refer to a practitioner attending an insured person, includes a practitioner attending the insured person in lieu of the practitioner in accordance with the terms of the latter's agreement with the Committee.

"Chemist" means any person, firm, or body corporate, entitled to carry on the business of a chemist or druggist under the provisions of the Pharmacy Act, 1868, as amended by the Poisons and Pharmacy Act, 1908.

"Treatment" means medical attendance and treatment of insured persons.

"Drugs" includes medicines.

"Local Medical Committee" means a Local Medical Committee formed for any County and recognised by the Commissioners under Section 62 of the Act, and any references to a Local Medical Committee shall have effect only where a Local Medical Committee has been so formed and recognised.

"Institution" means a system or institution existing on the 16th December, 1911, and providing medical attendance and treatment.

"Year" means "medical year."

"Medical year" means the period ending on the 14th day of January, 1914, and any successive similar period fixed by the Commissioners for the purpose.

(2) The Interpretation Act, 1889, applies to the interpretation of these Regulations as it applies to the interpretation of an Act of Parliament.

Part II.

Provisions of Medical Attendance and Treatment.

Duty of Committee to make arrangements.

3. Every Committee shall as soon as may be make arrangements for securing the treatment of insured persons resident in the County by such practitioners as are willing to undertake the treatment, and shall submit those arrangements for the approval of the Commissioners.

Power to make provisional arrangements.

4. Notwithstanding anything contained in these Regulations, in the event of any difficulty arising in completing or bringing into operation any arrangements proposed to be adopted by the Committee, the Committee may, subject to the approval of the Commissioners, make provisional arrangements to extend over a period of three months or such further period as the circumstances of the case may require and where any such provisional arrangements are made any of the provisions of these Regulations shall have effect subject to such modifications and conditions as the Commissioners may approve.

Negotiations with Societies.

5.—(1) Every Society having members resident in any County shall as soon as may be supply to the Committee a list showing the name of every member so resident, specifying the full postal address of the usual residence of the member.

(2) The Committee shall cause to be furnished to each Society supplying a list of members, and to every other Society which in the belief of the Committee has members resident in the County, a statement of the amount estimated to be necessary in respect of the cost of the medical benefit of the members of that Society and of the administration of that benefit, and the Committee and the Society shall enter into an agreement accordingly, but any agreement so made shall have effect only if and so far as the arrangements made by the Committee in accordance with the Act and these Regulations are approved by the Commissioners.

(3) Where the Commissioners are satisfied, upon such evidence as they think sufficient, that the Committee and any Society are unable to enter into any agreement as aforesaid, the Commissioners shall determine the amount to be paid by the Society to the Committee in such manner as they think fit, after a consideration of any representations made by either party.

List of Deposit Contributors.

6. The Committee shall cause to be prepared as soon as may be a list showing, in respect of each deposit contributor in the County, his name and the full postal address of his usual residence.

Conditions of service of practitioners.

7.—(1) With a view to making arrangements with practitioners for the purpose of administering medical benefit, the Committee shall, after consulting the Local Medical Committee, determine the conditions of service upon which it is proposed to invite practitioners to undertake treatment, and the method and rate of remuneration for that treatment, and shall embody particulars of those matters in draft agreements.

(2) Every such draft agreement shall include the conditions specified in Part I. of the First Schedule to these Regulations, and one of the methods of remuneration specified in Part II. of that Schedule, provided that the Committee may, if they

think fit, subject to the approval of the Commissioners, make any modifications in any of those conditions and methods of remuneration, whether in the case of any one or more practitioners, or combine any of the methods of remuneration and, where payment is to be made to the practitioner out of the proceeds of any Parliamentary grant, shall include such conditions as are necessary to be complied with as conditions of that grant.

(3) The Committee shall determine the form and manner in which notice of the terms and conditions including the method and rate of remuneration offered by the Committee is to be given to practitioners, and the form and manner in which a practitioner may intimate his acceptance of those terms and conditions and his desire to be included in the list of practitioners undertaking treatment, which practitioners are in these Regulations collectively referred to as "the panel."

Submission of arrangements.

8. As soon as the Committee have determined the matters specified in the last preceding Regulation, they shall submit for the approval of the Commissioners the arrangements proposed to be made accordingly, and in particular:

(*a*) the draft agreements with practitioners determined by the Committee;

(*b*) the form and manner of notification to, and acceptance by practitioners, of the terms and conditions of service;

(*c*) the agreements proposed to be entered into with Societies, showing separately the amounts proposed to be paid in respect of the cost of medical benefit and the administration thereof;

(*d*) in respect of any Society with which no agreement has been entered into, the amount proposed by the Committee as sufficient, and the amount, if any, offered by the Society;

(*e*) the amount which, in the opinion of the Committee, is properly payable in respect of each deposit contributor for the purposes of the cost of his medical benefit;

(*f*) the method proposed to be adopted by the Committee for the distribution amongst, and assignment to, the practitioners on the panel, of the insured persons who have failed to select a practitioner, or who have been refused by the practitioner whom they have selected;

(*g*) the arrangements proposed to be made by the Committee in respect of persons entitled under Section 15 (2) (e) of the Act to the provision of medical attendance and treatment, on the same terms as to remuneration as those arranged with respect to insured persons.

Preparation and submission of rules.

9. The Committee shall, after consultation with the Local Medical Committee, prepare Rules to be submitted for the approval of the Commissioners, with regard to the administration of medical benefit by the Committee in accordance with Section 14 of the Act, and shall submit them for the approval of the Commissioners.

Income limit.

10. The Committee shall furnish for the information of the Commissioners a statement of the income limit, if any, proposed to be fixed by the Committee under these Regulations.

Approval by Commissioners.

11. Before approving any arrangements submitted to them in accordance with these Regulations, the Commissioners shall consider any representations made to them by the Local Medical Committee, and, subject to any alterations made in pursuance of the requirements of the Commissioners, any arrangements so made by the Committee and approved by the Commissioners shall have effect for such period as may be specified in the approval.

Invitation to practitioners.

12. The Committee shall, as soon as the Commissioners have notified their approval of the arrangements submitted by the Committee and their decision in respect of any questions arising in relation thereto, give notice, in the form and manner approved in accordance with these Regulations, of the terms and conditions upon which practitioners are invited to undertake treatment, and of the form and manner in which acceptance may be notified, and the notice shall specify a period, not being less than 14 or more than 21 days, within which a practitioner is entitled to make application to be included in the list first to be issued of practitioners on the panel.

Preparation of Medical List.

13.—(1) After the expiration of the period specified in the notice, the Committee shall prepare a list of the medical practitioners who have signified their desire to undertake treatment.

(2) Each list so prepared (in these Regulations referred to as "the medical list,") shall contain, in addition to the names of practitioners—

(*a*) the private address, and the address of any surgery, dispensary, or other place, at which any practitioner undertakes to attend for the purpose of treating insured persons;

(*b*) particulars of the days and hours at which he undertakes to be in attendance at each place; and

(*c*) where two or more practitioners practising in partnership have signified their desire to undertake treatment, the name of the firm or partnership;

and may, if the Committee think fit, be so arranged as to show the area, in the County in which each practitioner undertakes

treatment and the medical list shall have effect for the year for which it is prepared.

(3) The Committee shall fix by its rules, and give public notice of, a date, not being earlier than the 1st November or later than the 1st December in any year, for revision of the medical list, which date is in these Regulations referred to as "the date of revision."

Power to require or allow persons to make their own arrangements for treatment.

14.—(1) The Committee may fix an income limit for the purpose of the administration of medical benefit, and may require any persons whose income exceeds that limit, in lieu of receiving medical benefit under the arrangements to be made by the Committee under these Regulations, to make their own arrangements for receiving treatment (including medicines and appliances), provided that, in fixing that limit, the Committee may exempt from the necessity of making their own arrangements any insured persons who ought in the opinion of the Committee to be exempted whether by reason of the occupation or method of remuneration of the class to which they belong or of their circumstances or residence or otherwise.

(2) The Committee before fixing, varying, or abolishing an income limit, shall give public notice of their intention so to do and shall consult the Local Medical Committee, and shall consider representations made to them by any Society, or association of deposit contributors, having members resident in the County.

(3) An insured person, whose income exceeds the income limit and who is not exempted by the Committee, shall not be entitled to receive medical benefit under the arrangements made by the Committee.

(4) Any Society or association of deposit contributors, having members resident in the County, or the Local Medical Committee, or, where no Local Medical Committee exists, any practitioner on the panel, or any chemist or other person, firm or body corporate undertaking the supply of drugs or appliances under these Regulations may at any time, by notice in writing to the Committee, dispute the right of any insured person to receive medical benefit under the arrangements made by the Committee, on the ground that the income of that person exceeds the income limit and that he is not entitled to be exempted.

(5) Upon receipt of any such notice the Committee may, if it appears to them that the income of that person exceeds the income limit, and that he is not entitled to be exempted, give notice in writing to that person that, unless, within a period specified in the notice, he shows that his income does not exceed that limit or that he is entitled to be exempted, the Committee will require him to make his own arrangements for receiving

treatment (including medicines and appliances), and if, within the said period, the insured person fails to show that his income does not exceed that limit or that he is entitled to be exempted, the Committee shall require him to make his own arrangements.

(6) Any decision of the Committee to fix, vary or abolish an income limit shall only take effect from the commencement of the year.

(7) The Committee may allow any insured persons resident in the County, whether individually or collectively, in lieu of receiving medical benefit under the arrangements made by the Committee, to make their own arrangements for receiving treatment (including medicines and appliances).

(8) Where the Committee are of opinion upon such evidence as they think sufficient that the arrangements made by any person who has been required or allowed to make his own arrangements under this Regulation are satisfactory, that is to say such as to secure treatment (including medicines and appliances) not inferior in nature, quality or extent to that provided under the arrangements made by the Committee, and to comply in other respects with any conditions which by reason of any scheme for the distribution of Parliamentary grant must be complied with in the case of treatment provided otherwise, there shall be made towards the cost of that treatment such a contribution calculated and paid in such a manner as hereinafter in these Regulations provided, and where the Committee are of opinion that the arrangements so made are not satisfactory or, upon any representation by a Society, that the treatment is not such as will adequately protect the funds of the Society, they shall either withhold the contribution or may make such a deduction therefrom as they may in any case determine.

Approval of institutions.

15.—(1) The Board of Management or other governing authority of, or person administering, any institution may apply to the Committee to approve the institution for the purposes of Section 15 (4) of the Act.

(2) Upon any such application being made the Committee shall send to the Commissioners such particulars of the institution as the Commissioners may require, and shall state whether the Committee propose to approve that institution and the reasons for the course of action proposed to be adopted, and, if the Committee and the Commissioners approve the institution, it shall be approved for the purposes of the Section aforesaid for the period specified in the approval.

Provided that

(i) no institution shall be approved unless the Committee are satisfied that—

(*a*) the treatment given by the institution is adequate, and

(*b*) every insured person obtaining treatment thereunder is entitled to determine his arrangement with that institution, upon giving reasonable notice of his intention so to do, at the expiration of the currency of the medical list, without thereby incurring any pecuniary loss or other penalty ; and

(ii) every institution shall as a condition of approval from time to time furnish such accounts and returns as the Commissioners, or the Committee with the consent of the Commissioners, may require.

(iii) every institution shall be conducted in such a manner as to comply with any conditions as to the nature, quality and extent of the treatment provided which by reason of any scheme for the distribution of a Parliamentary grant must be complied with in the case of treatment provided otherwise than through the institution as a condition of the payment of that grant.

(3) The Committee may contribute, towards the expenses of the treatment furnished by any approved institution to an insured person who elects to obtain treatment through it, an amount calculated and paid in such manner as is hereinafter in these Regulations provided.

Publication of medical list.

16. Where the Commissioners have approved the arrangements made by the Committee in pursuance of these Regulations, the Committee shall as soon as may be publish in any one or more newspapers circulating in the County an announcement containing particulars of the arrangements made by the Committee, including a statement of the places where a copy of the medical list and of a list of approved institutions may be seen, and forms of application obtained, by insured persons, a statement as to the income limit, if any, and any other particulars which the Committee think proper, including such particulars as are necessary to bring to the notice of insured persons their right to select a practitioner on the panel and their rights with respect to obtaining treatment in some other manner.

Distribution under capitation system.

17. Where a Committee have adopted for the remuneration of practitioners on the panel a system of payment either in whole or in part by capitation, the following provisions shall have effect :—

(1) Every insured person shall, if he desires and is entitled to select a practitioner on the panel, fill up the appropriate form of application, and send or present it to the practitioner by

whom he desires to be attended before a date indicated in the announcement referred to in the last preceding Regulation.

(2) Where an application has been received by a practitioner, that practitioner shall within one week notify to the Committee the acceptance or rejection of that application on the appropriate place on the form of application, and in the case of rejection the Committee shall as soon as may be thereafter notify the rejection to the applicant.

(3) After the date indicated in the announcement the Committee shall provide for the distribution, amongst practitioners on the panel and so far as practicable under arrangements made by them, of those insured persons for whose treatment no arrangements have been made.

(4) The Committee shall prepare a list of those persons who have been accepted by, or assigned to, each practitioner on the panel, and shall furnish to each practitioner a copy of the list of persons for whose treatment he is responsible, and each list shall, subject as provided in these Regulations, have effect until the commencement of the year succeeding that for which it is prepared.

(5) Before giving treatment to any insured person on his list a practitioner shall be entitled to require the production by that person of such voucher or other document as the Commissioners may approve for the purpose.

(6) Any insured person who desires to be attended by a practitioner other than the practitioner who attended him in the previous year, shall make application to the Committee, not later than one month before the date of revision, and any insured person not making such an application shall be deemed to have selected the practitioner from whom he was entitled to receive treatment in the previous year.

(7) A practitioner desiring to discontinue treatment of an insured person shall give to the Committee notice to that effect not later than one month before the date of revision, and any practitioner not giving notice to the Committee before that date shall be deemed to have undertaken treatment of the insured persons attended by him in the previous year, other than those who desire to be attended by another practitioner or who adopt some other arrangement for obtaining treatment or who by reason of death, removal or some other cause are no longer included in his list.

(8) With regard to any person making application to be attended by another practitioner and any person whom a practitioner has refused to continue to treat, the Committee shall so far as may be adopt the procedure above-mentioned for his selection of or assignment to a practitioner on the panel.

(9) As soon as may be after the date of revision the Committee shall issue to each practitioner on the panel a copy of the revised list of the insured persons for whose treatment that practitioner is responsible.

Distribution under system of payment by attendance.

18. Where a Committee have adopted a method of payment by attendance, the following provisions shall have effect :—

(1) An insured person who is not required or does not desire to make his own arrangements for obtaining treatment, and does not desire to obtain treatment through an approved institution as his medical benefit shall be entitled, on production to a practitioner on the panel of such voucher or other document as the Commissioners may approve for the purpose, to obtain treatment from that practitioner subject to the consent of the practitioner, who shall signify his consent by endorsing the voucher or other document in such manner as the Commissioners shall require.

(2) Every practitioner shall upon his acceptance of an insured person for treatment give notice to the Committee upon a form to be provided by the Committee for the purpose.

(3) An insured person who has selected and been accepted by a practitioner in the manner above-mentioned shall be deemed to have selected that practitioner, and shall be entitled, upon production to the practitioner if he so requires of the said voucher or other document, to treatment from him, during the year, and shall not during the year be entitled, while in the area within which that practitioner has agreed to attend him, to obtain treatment from any other practitioner on the panel as part of his medical benefit.

(4) Any insured person who has selected a practitioner shall be entitled at any time after the expiration of the year on production of the voucher or other document as aforesaid, to obtain treatment from that practitioner or from any other practitioner on the panel who is willing to accept him and shall, upon the endorsement by the practitioner of his voucher or other document be deemed to have selected and been accepted by that practitioner for the currency of the revised medical list.

(5) Where any insured person gives notice to the Committee that he is unable to obtain treatment from a practitioner on the panel the Committee shall provide for his assignment to a practitioner on the panel so far as practicable under arrangements made by practitioners on the panel.

Choice of methods of obtaining treatment.

19.—(1) Every insured person shall before the date indicated in the announcement made by the Committee in accordance with the requirements of these Regulations

(*a*) if he is required, or desires, to make his own arrangements for obtaining treatment, including medicines and

appliances, fill up the appropriate form and send it to the Committee;

(*b*) if he desires, and is entitled, to obtain treatment, including medicines and appliances, through an approved institution, fill up the appropriate form and send or present it to the institution.

(2) The Committee shall notify to any insured person applying to be allowed to make his own arrangements their consent or refusal as the case may be.

(3) Where an application has been received by an approved institution, that institution shall within one week notify the acceptance or rejection of the application to the Committee on the appropriate place on the form of application, and in the case of rejection the Committee shall as soon as may be thereafter notify that rejection to the applicant.

Preparation of lists.

20.—(1) The Committee shall prepare a list of those persons who have been accepted by each approved institution, and a list of persons required or allowed to make their own arrangements for obtaining treatment, and shall furnish each approved institution with a copy of its appropriate list.

(2) Any list so prepared shall, subject as provided in these Regulations, have effect until the commencement of the medical year succeeding that for which it is prepared.

Revision of lists.

21.—(1) Any insured person who desires to obtain treatment by any of the methods referred to in these Regulations, other than that which he adopted in the previous year, shall make application to the Committee not later than one month before the date of revision, and any insured person not making such an application shall be deemed to have applied to obtain treatment in the same manner as in the previous year.

(2) Any practitioner desiring to withdraw from the panel shall give to the Committee notice to that effect not later than one month before the date of revision and his name shall thereupon be removed from the medical list.

(3) With regard to any person making application to obtain treatment by any method other than that which he adopted in the previous year, the Committee shall so far as may be adopt the procedure provided by these Regulations for enabling an insured person to select his method of treatment.

Insured person applying during year.

22. Where an insured person who has elected to receive treatment under the arrangements made by the Committee with practitioners on the panel changes his residence to the area of another Committee, he shall upon arriving in that area give notice to the last-mentioned Committee, and thereupon that Committee shall make arrangements whereby he can receive

treatment including drugs and appliances in their area, and such adjustment shall be made between the two Committees as is equitable in the circumstances, regard being had to the proportion of the year spent by the insured person in the area of each of the Committees respectively, and the arrangements made by each of the Committees with the practitioners on the panel in their respective areas shall be so adjusted as to conform with the adjustments so made.

Practitioner applying during year.

23.—(1) If a practitioner, other than a practitioner whose name has been removed from the medical list in force in the area of any Committee in the United Kingdom by the Commissioners, makes application to the Committee during the year, the Committee shall include him in the medical list.

(2) The name of any practitioner who dies during the year or is directed to be removed therefrom by the Commissioners shall thereupon be removed from the medical list, and, in the case of any practitioner who by reason of a change of residence is unable to attend insured persons within the area for which he undertook to give treatment, the necessary alteration shall be made in the medical list.

(3) A copy of the medical list revised up to date shall be kept available for the inspection of any person at the office of the Committee and at such other places as the Committee may think fit.

Notice of changes in lists.

24.—(1) Where a deposit contributor changes his residence he shall notify the full postal address of his new residence to the Commissioners.

(2) Where a member of a Society changes his residence he shall notify the full postal address of his new residence to the Society.

(3) Every Society shall four times in every year on days appointed by the Commissioners for the purpose notify the names and the numbers in the Society or branch of those members who have in the preceding three months changed their places of residence, together with the full postal addresses of their former and new places of residence, to the Committees of the Counties in which they have respectively taken up their residence, and in the case of a change of residence from one County to another, the last-mentioned Committees shall as soon as may be notify the name of the member and of his Society or branch and his number in the Society or branch to the Committee of the County of his former place of residence.

(4) Every Society having members in the County shall immediately after the dates above-mentioned notify to the Committee the names and numbers in the Society or branch of those

of its members who have during the last preceding three months died or ceased to be insured persons or members of the Society, and of persons resident in the County who have been admitted as members.

(5) Where an insured person who is entitled to obtain treatment from a practitioner on the panel or approved institution has died or ceased to be an insured person or to reside in the County, the Committee shall give notice to that practitioner or institution in a form to be provided for the purpose, and the list of the practitioner or institution shall be amended accordingly.

Notice of suspension of medical benefit of insured person.

25. Where the medical benefit of a member of a Society is suspended by reason of his contributions being in arrear or of marriage, the Society shall give notice to the Committee of the County in which that person resides, and the Committee shall, in the case of suspension of the medical benefit of an insured person entitled to obtain treatment from a practitioner on the panel or through an approved institution, give notice to that practitioner or institution, and the list of the practitioner or institution shall be amended accordingly.

Changes during year.

26. During the year an insured person may be transferred from one practitioner on the panel to another, or from an approved institution to a practitioner on the panel, in the following circumstances, and under the following conditions:—

(*a*) an insured person and the practitioner responsible for his treatment may by consent arrange for the transfer of the insured person to any other practitioner on the panel who is willing to accept the insured person;

(*b*) where an insured person entitled to receive treatment from a practitioner on the panel is by reason of a change of residence no longer able to obtain that treatment he may give notice to the Committee who shall make arrangements so far as may be similar to those prescribed by these Regulations for his selection of or assignment to a practitioner on the panel;

(*c*) where the Committee after enquiry into a question arising between an insured person and the practitioner attending him consider it desirable that an insured person should be transferred, the Committee may arrange with another practitioner on the panel to undertake the treatment of that person;

(*d*) where the name of a practitioner has been removed from the medical list, or where a practitioner has ceased to practise within the area within which

he has undertaken treatment, he or his legal personal representative, as the case may be, may notify to the insured persons concerned that he has made arrangements with another practitioner on the panel to undertake the treatment of those persons, and subject to their consent may transfer them to that other practitioner, and if any insured person is unwilling to be so transferred he shall give notice to the Committee who shall make arrangements so far as may be similar to those prescribed by these Regulations for his selection of or assignment to another practitioner;

(*e*) subject as aforesaid, the provisions of these Regulations relating to insured persons coming to reside within the County during the year shall apply to insured persons who were attended by a practitioner whose name has been removed from the medical list or who has ceased to practise within the area within which he has undertaken treatment, and to insured persons who were obtaining treatment through an approved institution which has ceased to be approved.

Provided that, where an insured person has been transferred by consent, the practitioner to whom he has been transferred shall within seven days of the transfer give notice thereof to the Committee on the form to be provided by the Committee for that purpose, and the notice shall be signed by the insured person and both the practitioners concerned or, in the event of the death or total incapacity of a practitioner, by the insured person and the practitioner to whom he is transferred.

PART III.

Provision of Drugs and Appliances.

Prescribed appliances.

27. The medical and surgical appliances to be provided as part of medical benefit shall be the appliances mentioned in the Second Schedule to these Regulations.

Prices of drugs and appliances.

28.—(1) With a view to making arrangements for the supply of drugs and appliances the Committee shall—

(*a*) prepare a list of the prices upon which the sums to be paid for the drugs ordinarily supplied and for the prescribed appliances are to be calculated (in these Regulations referred to as "the Drug Tariff"); and

(*b*) determine the conditions upon which it is proposed to invite chemists and other persons, firms, or bodies corporate (all of whom are in these Regulations

included in the expression "chemists or other persons") to undertake the supply of drugs or appliances or both.

(2) The Committee shall embody the Drug Tariff and the conditions and method in which payment for drugs not included in the Drug Tariff is to be calculated in draft agreements which shall include the terms and conditions specified in the Third Schedule to these Regulations, with the necessary modifications in the case of a person undertaking to supply drugs or appliances only, or not entitled to dispense medicines, and with such other modifications as the Committee may, subject to the approval of the Commissioners, think fit.

Conditions of dispensing medicines.

29. The Committee shall determine the form and manner in which notice is to be given to chemists and other persons desiring to supply drugs or appliances or both, and the form in which any such chemist or other person may intimate his acceptance of those terms and conditions (other than a medical practitioner with whom an arrangement for the supply of drugs and appliances has been made by the Committee in accordance with these Regulations), and that notice shall state that no person shall be entitled to dispense medicines for insured persons under the arrangements made with chemists and other persons by the Committee other than a chemist who undertakes that all medicines supplied by him to insured persons under the arrangements made by the Committee shall be dispensed either by or under the direct supervision of a registered pharmacist or by a person who, for three years immediately prior to the 16th December, 1911, has acted as a dispenser to a practitioner or a public institution.

Arrangements for supply by practitioners of drugs and appliances.

30.—(1) Where an insured person is resident in a rural area at a distance of more than one mile from the place of business of a chemist who is on the list, or where the Committee are satisfied that an insured person by reason of distance or inadequacy of means of communication will have difficulty in obtaining any necessary drugs or appliances from a chemist or other person on the list the Committee may, and shall, if the practitioner so desires, make arrangements for the supply to that person by the practitioner attending him of such drugs or appliances as would otherwise under these Regulations have been supplied by a chemist or other person on the list, and any question arising under this Regulation shall be referred to the Commissioners whose decision shall be final.

(2) The Committee may make arrangements for the supply by practitioners on the panel of all or any of the following :—

(*a*) drugs which are necessarily or ordinarily administered by a practitioner in person ; and

(*b*) drugs and appliances required for immediate administration or application, or required for use before a supply can conveniently be obtained otherwise under these Regulations.

Submission of arrangements.

31.—(1) The Committee shall as soon as may be submit for the approval of the Commissioners the arrangements proposed to be made by the Committee for the supply of drugs and appliances and in particular;

(*a*) the draft agreements determined by the Committee;

(*b*) the form and manner of notification to, and acceptance by, chemists and other persons of the terms and conditions upon which persons shall undertake the supply of drugs or appliances or both; and

(*c*) the arrangements made by the Committee for the supply by practitioners on the panel of drugs and appliances.

(2) Subject to any alterations made in pursuance of the requirements of the Commissioners, any arrangements so made by the Committee and approved by the Commissioners shall have effect for such period as may be specified in the approval.

Notice to persons desirous of undertaking supply.

32. The Committee shall, as soon as the Commissioners have notified their approval of the arrangements made by the Committee, give notice, in the form and manner approved in accordance with the last preceding Regulation, of the terms and conditions upon which persons shall undertake the supply of drugs or appliances or both, and of the form and manner in which acceptance may be notified, and that notice shall specify a period, not being less than 14 or more than 21 days, within which a chemist or other person is entitled to make application to be included in the list first to be issued.

List of persons undertaking supply.

33.—(1) After the expiration of the period specified in the notice the Committee shall prepare a list of the names and addresses of the chemists and other persons who have signified their acceptance, indicating whether they have undertaken to supply drugs or appliances or both, and distinguishing those who are entitled to dispense medicines.

(2) The list shall, subject as provided in these Regulations, have effect for the year for which it is prepared.

(3) A copy of the list shall be sent to every practitioner on the panel and shall be available for the inspection of insured persons at the office of the Committee and in such other way as the Committee may think fit.

(4) The Committee shall supply to every chemist or other person included in the list a copy of the medical list, and every chemist or other person shall exhibit at his place of business a notice in the form prescribed in the Fourth Schedule to these

Regulations indicating that he has undertaken to supply drugs or appliances or both, as the case may be, under the arrangements made by the Committee.

Right of insured persons to obtain drugs and appliances.

34.—(1) Every insured person obtaining medical benefit under the arrangements made by the Committee shall be entitled to obtain as part of his medical benefit such drugs and prescribed appliances as may be ordered for him by the practitioner attending him from any chemist or other person whose name is on the list and who is entitled and has undertaken to supply those drugs or appliances.

(2) An insured person shall not be entitled to obtain any appliance from a chemist or other person on the list, if the Committee have made provision for lending that appliance and have given notice to the practitioners on the panel and the chemists and other persons on the list that the appliance is obtainable from the Committee.

Revision of prices of drugs and appliances.

35.—(1) The Committee shall not later than two months before the date of revision in every year, after consultation with the Local Medical Committee, submit for the approval of the Commissioners a statement of any alterations which the Committee may desire to make in the Drug Tariff, and, where the Commissioners have prescribed any further appliances, of the prices which the Committee are prepared to pay for those appliances.

(2) The Commissioners shall, subject to the alterations, if any, which they may require to be made by the Committee, approve the statement.

(3) The Committee shall as soon as may be after such approval send a copy of the statement to every chemist or other person included in the list and to every practitioner on the panel.

Right to discontinue supply.

36.—(1) Any chemist or other person desiring to have his name removed from the list shall give notice in writing of his desire to the Committee not later than one month after the issue to him of the statement of alterations made by the Committee, or where no statement has been issued not later than one month before the date of revision, and thereupon his name shall be removed from the list.

(2) Any chemist or other person not giving such notice to the Committee shall be deemed to have undertaken to supply drugs or appliances or both upon the same terms as in the previous year, subject to such modifications as are mentioned in the statement of alterations, if any, issued to him by the Committee.

Inclusion in revised list.

37.—(1) Any chemist or other person may make application to the Committee in any year, not later than one month before the date of revision, to be included in the revised list and shall

thereupon, unless he has previously been excluded from the list by the Commissioners, be included in the revised list.

(2) As soon as may be after the date of revision the Committee shall prepare a revised list, and a copy thereof shall be sent to every practitioner on the panel and shall be available for the inspection of insured persons at the office of the Committee, and in such other way as the Committee may think fit.

Inclusion during year.

38.—(1) Where a chemist or other person commences to carry on business in the County during the year and desires to undertake the supply of drugs or appliances or both under the arrangements made by the Committee he shall upon application to the Committee be entitled forthwith to be included in the list.

(2) Where upon the death of a chemist included in the list the business is carried on in accordance with the provisions of the Pharmacy Act, 1868, as amended by the Poisons and Pharmacy Act, 1908, by his legal personal representative or the trustee of his estate, that legal personal representative or trustee shall be deemed to be a person included in the list so long as the business is carried on by him in accordance with the provisions of those Acts.

PART IV.

Financial.

Panel Fund.

39. All moneys available to the Committee for the purposes of the treatment under arrangements made by the Committee with practitioners on the panel of insured persons (in these Regulations referred to as "persons on panel-lists") obtaining treatment from those practitioners (including any Parliamentary grant or portion of a Parliamentary grant paid or to be paid to the Committee in respect of the treatment of those persons for that year) shall be credited to, and all payments to practitioners on the panel in respect of the treatment of insured persons by them shall be charged to a fund to be established by the Committee (in these Regulations referred to as the "Panel Fund") and there shall be paid accordingly to each practitioner on the panel, out of the Panel Fund amounts calculated in accordance with the method of remuneration adopted by the Committee.

Calculation of remuneration under single system.

40.—(1) Where the Committee have adopted a capitation system of payment, they shall credit to each practitioner on the panel, in respect of each of the persons included in his list, an amount (in these Regulations referred to as a "capitation fee") calculated in accordance with the rate contained in the practitioner's agreement with the Committee.

(2) Where the Committee have adopted a system of payment by attendance, they shall credit to each practitioner on the panel, in respect of each service rendered by him an amount (in these

Regulations referred to as an "attendance fee"), calculated in accordance with the rate contained in his agreement with the Committee.

(3) The Committee shall ascertain the aggregate amounts so credited to the practitioner, and the aggregate amounts so credited to all practitioners on the panel, and shall pay to each practitioner an amount bearing the same proportion to the sum credited to him as the amount in the Panel Fund available for the purpose, after deducting any sum set apart for mileage in accordance with these Regulations, bears to the aggregate amounts so credited to all the practitioners.

Calculation of remuneration under combined system.

41. Where the Committee have adopted a method of remuneration which combines a capitation system with a system of payment by attendance (the capitation fees or the attendance fees, as the case may be, being payable in priority), the Committee shall pay to each practitioner out of the Panel Fund the fees credited to him which are payable in priority, and shall pay to each practitioner, out of the balance of the Panel Fund, in respect of other fees credited to him, an amount bearing the same proportion to those fees as the balance of the Panel Fund available for the purpose bears to the aggregate amounts of such other fees credited to all the practitioners on the panel.

Practitioner's accounts to be rendered quarterly.

42.—(1) Every practitioner on the panel shall on dates to be appointed by the Commissioners furnish to the Committee quarterly accounts in a form provided by the Committee, containing such particulars as may be necessary for calculating the amount of remuneration payable to him by the Committee.

(2) As soon as may be after the receipt of an account the Committee shall pay to the practitioner such sum as may be agreed between the Committee and the practitioners on the panel in advance of the amount due to him, and shall pay the balance of the amount so due as soon as may be after the expiration of the year, but before payment of the balance the Committee shall submit all accounts to a committee appointed by the practitioners on the panel which committee shall have power to reduce or disallow any item of any account submitted to them.

Drug Fund.

43.—(1) All moneys in the hands of the Committee for the purpose of defraying the cost of drugs and appliances supplied to persons on panel-lists (including any Parliamentary grant or portion of a Parliamentary grant paid to the Committee in respect of those persons for that purpose) shall be paid into, and all payments to chemists and other persons supplying drugs or appliances in respect of that supply shall be made out of, a fund to be established by the Committee (in these Regulations referred to as the "Drug Fund") and there shall be paid out of that fund to each

chemist or other person supplying drugs or appliances an amount calculated in accordance with these Regulations.

(2) The Committee shall credit to each chemist or other person supplying drugs or appliances in respect of that supply a sum calculated in accordance with the Drug Tariff, or in the case of drugs not included in that tariff, an amount calculated in accordance with the method adopted by the Committee for the purpose, and shall pay to each person an amount bearing the same proportion to the sum credited to him as the amount in the Drug Fund bears to the aggregate amounts so credited to all those persons.

Accounts of drugs to be rendered quarterly.

44.—(1) Every chemist or other person on the list shall furnish to the Committee on dates to be appointed by the Commissioners quarterly accounts in a form provided by the Committee, containing particulars of drugs and appliances supplied by him to insured persons.

(2) As soon as may be after the receipt of an account the Committee shall pay to the chemist or other person furnishing the account such sum as may be agreed between the Committee and any Committee representative of chemists and other persons undertaking the supply of drugs and appliances (in these Regulations referred to as "the Pharmaceutical Committee") in advance of the amount due to him, and shall pay the balance of the amount so due as soon as may be after the expiration of the year, but before payment of the balance the Committee shall submit all accounts to the Pharmaceutical Committee which shall have power to reduce or disallow any item of any account submitted to them.

Allocation of Funds.

45. For the purpose of determining the amounts in the hands of the Committee which are contributed to the Panel Fund and to the Drug Fund respectively the following provisions shall apply:—

(1) The Committee shall ascertain the amount available for the medical benefit of persons on panel-lists including in that amount any Parliamentary grant or portion of a Parliamentary grant paid or to be paid to them for that purpose and shall carry the sum so ascertained, as to thirteen-seventeenths thereof to the credit of the Panel Fund; as to three-seventeenths thereof to the credit of the Drug Fund; and as to one-seventeenth thereof to the credit of the fund to be called "The Drug Suspense Fund" and to be dealt with as hereinafter in these Regulations provided.

(2) If and in so far as in any year the amount to the credit of the Drug Fund is less than the aggregate amounts

credited to chemists and other persons supplying drugs and appliances the excess amount required shall, so far as that excess is not met from moneys provided by Parliament or from any other source, be paid out of the Drug Suspense Fund to the credit of the Drug Fund and shall be applied accordingly.

(3) If in any year the amount to the credit of the Drug Fund exceeds the aggregate amounts so credited to chemists and other persons that excess shall be carried forward to the credit of the Drug Fund in the succeeding year.

(4) Any sum remaining to the credit of the Drug Suspense Fund at the close of any year shall be treated as moneys in the hands of the Committee for the purpose of the treatment of persons on panel-lists for that year and carried accordingly to the credit of the Panel Fund for that year.

Excessive ordering of drugs.

46.—(1) Where it appears to the Local Medical Committee that the drugs or appliances ordered for insured persons by any practitioner or practitioners on the panel are by reason of their character or of the amount so ordered such as to be in excess of what may reasonably be required for the adequate treatment of those persons, the Local Medical Committee may, and if any representations to that effect are made to them by the Pharmaceutical Committee, shall, make an investigation into the circumstances of the case, whether in respect of the drugs and appliances ordered by an individual practitioner or generally as to the orders given for drugs and appliances by practitioners in the County.

(2) The Local Medical Committee shall, after hearing the Pharmaceutical Committee and any practitioner concerned, make a report to the Committee, and if, after considering the report, the Committee are of opinion that an excessive demand upon the Drug Fund has arisen owing to orders given by a practitioner which are extravagant either in character or in quantity they may, if they think fit, make such deduction from the amount payable to that practitioner out of the Panel Fund as is appropriate in the circumstances and shall make such adjustments as are necessary accordingly between the Panel Fund and the Drug Fund.

Capitation Fee for supply of drugs by practitioner.

47. Where the Committee have adopted a capitation system of payment of practitioners and have made arrangements with a practitioner for the supply by him of all drugs and prescribed appliances requisite for the treatment of an insured person the Committee may instead of paying the price of drugs and appliances actually supplied pay to the practitioner as a capitation fee a sum, payable out of the Drug Fund, representing

three-seventeenths of the amount available for the medical benefit of that person together with any sum which may be payable in that year from the Drug Suspense Fund to the Drug Fund in respect of each person on a panel-list.

Institutions Fund.

48.—(1) All moneys available to the Committee for the purposes of the medical benefit of insured persons who obtain treatment through an approved institution (including any Parliamentary grant or portion of a Parliamentary grant paid or to be paid to the Committee in respect of the medical benefit of those persons) shall be carried to the credit of a fund to be called the Institutions Fund.

(2) The Committee may contribute towards the expenses of the treatment furnished by any approved institution to insured persons obtaining treatment through it an amount not exceeding the aggregate amounts standing to the credit of the Institutions Fund available for the medical benefit of those persons; Provided that as a condition of any such payment the Committee shall be satisfied that accounts are kept by the institution showing separately the amounts expended by them in respect of treatment and of the supply of medicines and appliances respectively, and no payment shall be made by the Committee in respect of the treatment of insured persons receiving treatment through an approved institution in excess of fourteen-seventeenths of the aggregate amount available for the medical benefit of those persons, nor in respect of the medicines and appliances supplied to those persons in excess of four-seventeenths of that amount.

(3) Any sum standing to the credit of the Institutions Fund at the end of any year shall be carried to the credit of the Institutions Fund for the succeeding year.

Special Arrangements Funds.

49.—(1) All moneys available to the Committee for the purposes of insured persons who are required or allowed to make their own arrangements for obtaining treatment (including medicines and appliances) shall be carried to a fund to be called the Special Arrangements Fund.

(2) There shall be paid to every insured person required or allowed to make his own arrangements by way of contribution to the cost of his treatment (including medicines and appliances) an amount equal to that expended by him in obtaining treatment, medicine and appliances: Provided that

(*a*) in the case of a person who has contracted to obtain treatment (including medicines and appliances) for the year, the sum so to be paid shall be a sum equal to the amount contracted to be paid by him or a sum equal to the aggregate amount standing to the credit of the fund divided by the number of persons making their own arrangements whichever is the less; and

(*b*) in the case of any other person required or allowed to make his own arrangements the sum expended shall be deemed to be a sum calculated in accordance with a scale of fees fixed by the Committee, and where the aggregate amount so expended exceeds the amount available in the fund the amount contributed in the case of each such person shall be reduced proportionately; and

(*c*) it shall be a condition of any payment that the medicines and appliances supplied to any person required or allowed to make his own arrangements shall be supplied otherwise than by or at the profit of the practitioner who is attending him (except where the circumstances of the insured person are such that the practitioner would, if he were attending that person under the arrangements made by the Committee, be entitled under his contract with the Committee to supply medicines and appliances to that person) and of the total fund not more than thirteen-seventeenths (or, if the Commissioners so allow, fourteen-seventeenths) shall be deemed to be available for the purpose of defraying the cost of medical treatment and not more than four-seventeenths for the purpose of defraying the cost of medicines and prescribed appliances.

(3) In calculating the amount available in respect of the medical benefit of any person required or allowed to make his own arrangements, account shall be taken of any Parliamentary grant or portion of a Parliamentary grant which may be made to the Committee for the purpose of medical benefit as well as of the sums otherwise available to the Committee for that purpose.

(4) Any sum standing to the credit of the Special Arrangements Fund at the close of any year shall be carried forward to the credit of that Fund for the succeeding year, so however that in the expenditure of the money to the credit of the Special Arrangements Funds in that year regard shall be had to whether any sum so carried forward has arisen from moneys which under this Regulation were applicable to treatment or to the provision of medicines and prescribed appliances and that the sum so carried forward shall be applicable accordingly.

PART V.

Special Provisions.

Mileage.

50. The Committee may if they think fit make arrangements for a payment to practitioners on the panel in respect of mileage, that is to say, their obligation to attend insured persons resident

beyond such distance from the residence of the practitioner, as the Committee having regard to any special difficulties of access to the residence of the insured person may in any case agree with the practitioner.

Old and disabled members of Friendly Societies.

51.—(1) Any person who was on the 16th December, 1911, and still is, a member of a friendly society, which or a separate section of which is an Approved Society, and who is not entitled to medical benefit under the Act by reason either that he was on the 15th July, 1912, of the age of 65 or upwards, or that being subject to permanent disablement at that date he is not qualified to become an insured person, or the secretary or other officer of the Society of which he is a member on his behalf, may give notice to the Committee that the member desires to obtain medical attendance and treatment under arrangements made by the Committee and that the Society undertakes to pay in respect of the medical attendance and treatment of the member the sum prescribed in this Regulation, and where the notice is given personally it shall be countersigned by the secretary or other officer of the Society.

(2) The Committee shall furnish to each such member such voucher or other document as may be approved by the Commissioners, and it shall be a condition of every agreement between the Committee and a practitioner on the panel that he shall attend and treat any person presenting such voucher or other document at a rate of remuneration not exceeding the amount which would be available for the medical treatment (not including drugs and appliances) of that member if he were an insured person: Provided that no practitioner shall be under any obligation to attend and treat a number of such members greater than a number bearing the same proportion to the insured persons on his list as the total number of such members obtaining treatment under arrangements made by the Committee bears to the total number of persons on panel-lists.

Medical Service Sub-Committee.

52.—(1) Every Committee shall constitute a special Sub-Committee (in these Regulations referred to as the "Medical Service Sub-Committee") for dealing with any question arising between an insured person and a practitioner attending him under the arrangements made by the Committee in respect of the treatment rendered by the practitioner or the conduct of the insured person while receiving that treatment and every question so arising shall stand referred to that Sub-Committee and the Committee may, if they think fit, refer to that Sub-Committee any other question arising with reference to the administration by them of medical benefit.

(2) The Medical Service Sub-Committee shall be constituted in the following manner:—

(i) three persons shall be appointed by and from members of the Committee who represent insured persons;

(ii) three persons shall be appointed by the Local Medical Committee, or if no Local Medical Committee exists, by the practitioners on the panel;

(iii) a Chairman shall be selected from those members of the Committee appointed respectively by the Council of the County and by the Commissioners who are neither insured persons nor practitioners, and the selection shall be made by the six persons appointed as above-mentioned, or in default of selection being made by those persons, by the members of the Committee appointed respectively by the Council of the County and by the Commissioners;

provided that if in the opinion of the Chairman any member of the Medical Service Sub-Committee is interested or in the case of a practitioner is partner or assistant to a practitioner interested in a question referred to them, that member shall take no part in the hearing thereof, but another member shall be appointed in the manner aforesaid by the persons by whom that member was appointed.

(3) Where any question which under these Regulations is to stand referred to the Medical Service Sub-Committee arises, the person desiring to have the question considered shall state in writing the substance of the matter and shall forward the statement to the Clerk of the Committee.

(4) The proceedings before the Medical Service Sub-Committee shall be private, and no person shall be admitted to those proceedings except—

(*a*) the person raising the question and the person with respect to whom the question arises;

(*b*) the secretary or other officer of the Society, if any, to which the insured person belongs;

(*c*) the secretary or other officer of the Local Medical Committee;

(*d*) such other person, not being Counsel or a solicitor or other paid advocate, as the Medical Service Sub-Committee may upon the application of either party admit by reason of the fact that his attendance is required for the purposes of the proceedings or to assist either party in the presentation of his case; and

(*e*) such officers and servants of the Committee as they may appoint for the purpose.

(5) The quorum of the Medical Service Sub-Committee, their term of office and the procedure with regard to the hearing of the question, the nature of the evidence admitted and otherwise shall

be such as may be fixed by the Committee subject to the approval of the Commissioners.

(6) The Medical Service Sub-Committee shall draw up a report stating such relevant facts as appear to them to be established by the evidence placed before them, together with a recommendation as to the action, if any, which should be taken, and shall present the report to the Committee and the Committee shall accept as conclusive any finding of fact contained in the report.

(7) Where the question at issue relates to the conduct of an insured person and the allegation made is in the opinion of the Committee substantiated, the Committee may if the practitioner so desires, make arrangements for the transfer of the insured person in accordance with the provisions of these Regulations, and may deal with him under the rules of the Committee relating to fines and to suspension of medical benefit.

(8) Where the question at issue relates to the treatment given by a practitioner and the allegation made is in the opinion of the Committee substantiated, the Committee may, if the insured person so desires, make arrangements for his transfer in accordance with the provisions of these Regulations, and may if in the opinion of the Committee the continuance of the practitioner on the panel will be prejudicial to the efficiency of the medical service, make representations to that effect to the Commissioners.

Duty of Local Medical Committee to consider complaints.

53. It shall be the duty of the Local Medical Committee to consider any complaint made by a practitioner on the panel against any other practitioner on the panel involving any question of the efficiency of the medical service of insured persons and the Local Medical Committee may apply to the Commissioners to remove the name of the practitioner against whom complaint is made from the panel or may take such other action as they may deem proper in the circumstances.

Enquiry as to practitioners.

*54.—(1) If any representations are made to the Commissioners by a Committee or a Local Medical Committee that the continuance of a practitioner on the panel will be prejudicial to the efficiency of the medical service of insured persons, the Commissioners shall, and if any similar representations are made by any other body or any person, may, if they think fit, hold an enquiry in the matter hereinafter provided.

(2) For the purpose of each enquiry the Commissioners shall constitute an enquiry committee (in these Regulations referred to as the Enquiry Committee) which shall be composed of two practitioners and one other person who shall be a barrister-at-law or solicitor in actual practice and if any body of practitioners has

* Regulation 54 has been revoked and is replaced by special regulations given in Appendix II, 14, page 637.

been established for the purpose by the Joint Committee the two practitioners so appointed shall be selected from that body.

(3) The Enquiry Committee shall appoint one of its members to be chairman, but the chairman shall not have a casting vote.

(4) Either party may appear in person, or, with the consent of the Enquiry Committee,—

(*a*) by counsel or by solicitor;

(*b*) by any member of his family;

(*c*) in the case of a company or corporation, by any director or officer of the company or corporation; or

(*d*) by any officer or member of any Society or other body of persons of which the person in question is a member or with which he is connected.

(5) The Enquiry Committee shall take into consideration in addition to oral evidence such written evidence as they may in each case think fit, and may, if they think fit, require any statement to be verified by a statutory declaration, and the procedure of the Enquiry Committee shall be such as they may with the approval of the Commissioners think fit.

(6) Upon the determination of the hearing, the Enquiry Committee shall as soon as may be draw up a report or reports stating such relevant facts as appear to them to be established by the evidence, and the inferences, if any, which in the opinion of the Enquiry Committee may properly be drawn from those facts.

Decision as to range of medical services.

55.—(1) If, in the course of the attendance upon an insured person of a practitioner on the panel under an agreement made between him and an Insurance Committee under these Regulations, the practitioner is of opinion that a question arises or may arise as to whether an operation or other service is comprised in the treatment which he has by the agreement undertaken to give, that question shall be referred by the practitioner to the Local Medical Committee, and, if the Local Medical Committee and the Insurance Committee fail to come to an agreement, the matter shall be submitted for decision to Referees established under these Regulations in such summary manner as, subject to any rules made by the Commissioners in that behalf, may be directed by the Commissioners; and the decision of those Referees, given after hearing such parties and taking such evidence, if any, as they think just, shall be final, and the Referees in giving any such decision shall state whether in arriving at their decision they have had regard to any custom or practice of the medical profession which is peculiar to the area in which the question arose.

(2) For the purpose of giving effect to these Regulations the Commissioners shall, upon any such question arising, nominate

as Referees two medical practitioners (who shall be chosen from any panel of practitioners set up by the Joint Committee for the purpose, or if no such panel exists from among medical practitioners in actual practice in Great Britain) and one barrister or solicitor in actual practice.

(3) The Referees may decide any question coming before them by a majority, but, subject as aforesaid, their procedure shall be such as they may from time to time determine.

Enquiry as to persons supplying drugs or appliances.

56.—(1) If any representations are made to the Commissioners by a Committee or a Local Medical Committee that the inclusion or continuance on the list of a chemist or other person will be prejudicial to the efficiency of the service in the County, the Commissioners shall, and if any similar representations are made by any other body or any person may, if they think fit, hold an enquiry in the manner hereinafter provided.

(2) For the purpose of each enquiry held in accordance with the provisions of this Regulation the Commissioners shall constitute a committee which shall be composed of two persons, who (if any panel has been set up by the Joint Committee for that purpose) shall be chosen from that panel, and of a barrister-at-law or solicitor in actual practice.

(3) The procedure, powers and duties of the Committee shall be similar to those of the Enquiry Committee.

Approval of forms by Commissioners.

57. All forms required by these Regulations to be provided by a Committee shall be submitted by that Committee for the approval of the Commissioners.

Seamen's National Insurance Society.

58. These regulations shall only apply to members of the Seamen's National Insurance Society where that Society has agreed with a Committee for the administration by the Committee of medical benefit to individual members of the Society.

District Committees.

59. Where, in pursuance of any regulations made by the Commissioners under subsection (4) of Section 59 of the Act, any powers or duties of the Committee under these Regulations are conferred upon a District Committee, these Regulations shall have effect so far as those powers and duties are concerned, and subject to any modifications made by those Regulations as if the District Committee were in these Regulations substituted for the Committee.

Application to Wales.

60. These Regulations in their application to Wales shall be subject to the following modifications—

(1) "The Commissioners" means the Welsh Insurance Commissioners, or where by virtue of the National Insurance (Joint Committee) Regulations, 1912, any power is exercisable by the Joint Committee or by

the Joint Committee acting jointly with the Welsh Insurance Commissioners means the Joint Committee or the Joint Committee acting jointly with the Welsh Insurance Commissioners as the case may require.

(2) References to the National Health Insurance (Collection of Contributions) Regulations, 1912, shall be construed as references to the National Health Insurance (Collection of Contributions) Regulations (Wales), 1912.

Regulations subject to powers reserved to Commissioners

61. These Regulations shall have effect subject to the exercise by the Commissioners of the powers reserved to them by the proviso to subsection (2) of Section 15 of the Act.

December 5th, 1912.

The First Schedule.

PART I.

CONDITIONS OF SERVICE FOR PRACTITIONERS.

1. The National Insurance Act, 1911, and the Regulations made by the Commissioners and in force for the time being in the County are incorporated with and form part of these conditions of service and this agreement shall cease to have effect in the event of the Commissioners exercising any of the powers conferred on them by the proviso to subsection (2) of Section 15 of the Act, and in the event of conflict between this agreement and the Regulations, the latter shall prevail.

2. The practitioner shall give to all persons who are for the time being entitled to obtain treatment from him (all or any of whom are hereinafter referred to as the "patients" or "patient" as the case may be) such treatment as is of a kind which can consistently with the best interests of the patient be properly undertaken by a general practitioner of ordinary professional competence and skill: Provided that the practitioner shall not, by virtue of this agreement, be required to give, nor entitled under this agreement to make any charge for treatment to any person in respect of a confinement (that is to say, labour resulting in the issue of a living child or labour after twenty-eight weeks of pregnancy resulting in the issue of a child whether alive or dead), *[nor to any person suffering from tuberculosis or any other disease the treatment of which may hereafter be included in sanatorium benefit, in so far as that person has been recommended for and is entitled to obtain that treatment as part of his sanatorium benefit].*

3. Where the condition of the patient is such as to require services beyond the competence of an ordinary practitioner the practitioner shall advise the patient as to the steps which should be taken in order to obtain such treatment as his condition may require.

4. The practitioner shall visit at the place of residence for the time being of the patient, or at any other place within the county within a distance of miles by road from the residence of the practitioner where the patient may be for the time being, any patient whose condition so requires.

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* The words in square brackets are to be omitted in any agreement entered into with a practitioner, if by that agreement the practitioner undertakes to give, in addition to medical treatment under these regulations, domiciliary treatment to persons recommended for sanatorium benefit.

5. The practitioner shall attend and treat at the places specified for the purpose, and on such days and at such hours as are so specified, any patient who attends there for that purpose: Provided that if at any time the practitioner decides to alter the places, days or hours of his attendance, or any of them, he shall give not less than 7 days' notice in writing to the Committee and to each of the insured persons for the time being entitled to obtain treatment from him.

[*Note.*—These particulars will be contained in a Schedule to the agreement.]

6. The practitioner shall order in the form provided by the Committee for the purpose such drugs and prescribed appliances as are requisite for the treatment of any patient other than those which the practitioner may be under arrangement himself to supply: Provided that if the practitioner orders any drugs not included in the list from time to time supplied by the Committee to the practitioner, he shall give such orders on special forms for those purposes provided by the Committee.

7. All treatment shall be given by the practitioner personally, except where he is prevented from so doing by urgency of other professional duties, absence from home, or other reasonable cause, and the practitioner will to the best of his ability provide that when he is so precluded from the personal attendance some other practitioner will give attendance as his deputy on his behalf: Provided that where treatment is given by a deputy the deputy shall be entitled to treat patients at places other than those specified in the practitioner's agreement with the Committee.

8. The practitioner shall keep such simple records of the diseases of his patients and of his treatment of them as may be required as conditions of the payment of any Parliamentary Grant, and such further records as may at any time hereafter be agreed between the Committee and the Local Medical Committee.

PART II.

Methods of Remuneration of Practitioners undertaking treatment.

A.

Capitation system.

The rate of shillings a quarter of the year as fixed by the Commissioners for the purpose in respect of each person included in the list of the practitioner, the number of those persons during any quarter to be ascertained by adding the number of persons included at the close of that quarter to the number of persons included at the commencement of the quarter and dividing the total by two.

[*Note.*—An adjustment will be required in the case of a practitioner being placed on the panel after the commencement of any quarter.]

B.

Capitation system *plus* payment for special services.

In priority, the rate of shillings a quarter of the year as fixed by the Commissioners for the purpose in respect of each person included in the list of the practitioner, the number of those persons during any quarter to be ascertained by adding the number of persons included at the close of that quarter to the number of persons included at the commencement of the quarter and dividing the total by two.

[*Note.*—An adjustment will be required in the case of a practitioner being placed on the panel after the commencement of any quarter.]

Other rates for all or any of the following services :—

	£	s.	d.
(1) Special visit, *i.e.*, visit paid by the patient's desire on the same day as a call received after a.m., or on Sunday			
(2) Night visit, *i.e.*, visit paid between the hours of 8 p.m. and 8 a.m. in response to a call received between those hours			

£ s. d.

(3) Surgical operation requiring local or general anæsthetic or treatment of abortion or miscarriage in so far as not included in maternity benefit ... ...

(4) Setting of fracture ... ...

(5) Reduction of dislocation ... ...

(6) Administration of general anæsthetic for the purposes of any operation included in medical benefit ... ...

(7) Treatment of tuberculosis in so far as the patient is not entitled to obtain such treatment as part of sanatorium benefit.

(*a*) per visit .. ..

(*b*) per attendance at practitioner's residence, surgery or dispensary ... ...

(8) Mileage ... ...

C.

Capitation system *plus* payment for services.

In priority, the rate of shillings a quarter of the year as fixed by the Commissioners for the purpose in respect of each person included in the list of the practitioner, the number of those persons during any quarter to be ascertained by adding the number of persons included at the close of that quarter to the number of persons included at the commencement of the quarter and dividing the total by two.

[*Note.*—An adjustment will be required in the case of a practitioner being placed on the panel after the commencement of any quarter.]

Other rates for the following services:—

£ s. d.

(1) Visit to the patient's residence ... ...

(2) Attendance on the patient at the practitioner's residence, surgery, or dispensary ... ...

(3) Special visit, *i.e.*, visit paid by the patient's desire on the same day as a call received after a.m., or on Sunday ... ...

(4) Night visit, *i.e.*, visit made between the hours of 8 p.m. and 8 a.m. in response to a call received between those hours... ... ...

(5) Surgical operations requiring local or general anæsthetic or treatment of abortion or miscarriage in so far as not included in maternity benefit ... .

(6) Setting of fracture ... ...

(7) Reduction of dislocation ... ...

(8) Administration of general anæsthetic for the purposes of any operation included in medical benefit ... ...

(9) Treatment of tuberculosis in so far as the patient is not entitled to obtain such treatment as part of sanatorium benefit.

(*a*) per visit ... ...

(*b*) per attendance at practitioner's residence, surgery or dispensary ... ...

(10) Mileage ... ...

D.

In priority, rates for all or any of the following services :— £ s. d. Payment for special services *plus* capitation system.

(1) Special visit, *i.e.*, visit paid by the patient's desire on the same day as a call received after a.m., or on Sunday ... ...
(2) Night visit, *i.e.*, visit made between the hours of 8 p.m. and 8 a.m. in response to a call received between those hours ... ...
(3) Surgical operation requiring local or general anæsthetic or treatment of abortion or miscarriage in so far as not included in maternity benefit ... ...
(4) Setting of fracture ... ...
(5) Reduction of dislocation ... ...
(6) Administration of general anæsthetic for the purposes of any operation included in medical benefit ... ...
(7) Treatment of tuberculosis in so far as the patient is not entitled to receive such treatment as part of sanatorium benefit.
  (*a*) per visit ... ...
  (*b*) per attendance at the practitioner's residence, surgery or dispensary ... ...
(8) Mileage ... ...

A further rate of shillings a quarter of the year as fixed by the Commissioners for the purpose in respect of each person included in the list of the practitioner, the number of those persons during any quarter to be ascertained by adding the number of persons included at the close of that quarter to the number of persons included at the commencement of the quarter and dividing the total by two.

[*Note.*—An adjustment will be required in the case of a practitioner being placed on the panel after the commencement of any quarter.]

E.

Rates for the following services :— £ s. d. Payment by attendance.

(1) Visit to the patient's residence ... ...
(2) Attendance on the patient at the practitioner's residence, surgery, or dispensary ... ...
(3) Special visit, *i.e.*, visit paid by the patient's desire on the same day as a call received after a.m., or on Sunday ...
(4) Night visit, *i.e.*, visit made between the hours of 8 p.m. and 8 a.m. in response to a call received between those hours
(5) Surgical operation requiring local or general anæsthetic or treatment of abortion or miscarriage in so far as not included in maternity benefit ... ...
(6) Setting of fracture ... ...
(7) Reduction of dislocation ... ...
(8) Administration of general anæsthetic for the purposes of any operation included in medical benefit ... ...
(9) Treatment of tuberculosis in so far as the patient is not entitled to obtain such treatment as part of sanatorium benefit.
  (*a*) per visit .. ..
  (*b*) per attendance at practitioner's residence, surgery or dispensary ... ...
(10) Mileage ... ...

The Second Schedule.

LIST OF APPLIANCES.

Bandages :
- *Calico, bleached.*
- *Calico, unbleached.*
- *Crepe.*
- *Domette.*
- *Flannel.*
- *India rubber.*
- *Muslin.*
- *Plaster of Paris.*
- *Open-wove.*

Gauzes :
- *Unmedicated.*
- *Boric.*
- *Carbolic.*
- *Cyanide.*
- *Sal-alembroth.*
- *Sublimate.*

Lints :
- *Unmedicated.*
- *Boric.*
- *Sal-alembroth.*

Wools :
- *Cotton.*
- *Wood.*

Oiled silk.
Oiled paper.
Gutta percha tissue.
Adhesive plaster.
Ice-bags.
Splints.
Catheters :
- *Gum-elastic.*
- *Soft rubber.*

The Third Schedule.

CONDITIONS OF AGREEMENT FOR SUPPLY OF DRUGS AND APPLIANCES BY CHEMIST.

1. The National Insurance Act, 1911, and the Regulations made by the Commissioners and in force for the time being in the County are incorporated with and form part of these conditions, and this agreement shall cease to have effect in the event of the Commissioners exercising any of the powers conferred on them by the proviso (i) to subsection (5) of Section 15 of the Act or suspending medical benefit, and in the event of conflict between this agreement and the Regulations the latter should prevail.

2. The chemist will be prepared to supply, and so far as practicable will keep in stock, the drugs and medical and surgical appliances specified for the purpose.

3. The chemist will, with reasonable promptness, supply to any person presenting an order for drugs or appliances in a form provided by the Committee for the purpose, and signed by any practitioner on the panel or his deputy, such drugs or appliances as are so ordered.

[*Note.*—These particulars will be contained in a Schedule to the agreement.]

4. All drugs and appliances shall be of good quality, and shall be supplied at a price covering the cost of retailing and dispensing, and calculated by reference to the prices specified for the purpose, and in the case of substances to which Section 5 of the Poisons and Pharmacy Act, 1908, or the Regulations made under Section 1 of the Pharmacy Act, 1868, relate, the provision of proper bottles and other vessels, and any drug, the price of which is not so specified, shall be supplied by the chemist at a price to be agreed with the Committee or in default of agreement to be determined by the Commissioners.

5. The dispensing of medicines shall be performed either by or under the direct supervision of a registered pharmacist or by a person who for three years immediately prior to the 16th December, 1911, has acted as a dispenser to a practitioner or a public institution.

6. All drugs and appliances shall be supplied free of charge to the person presenting such order.

The Fourth Schedule.

FORM OF NOTICE TO BE EXHIBITED BY PERSONS UNDERTAKING THE SUPPLY OF DRUGS OR APPLIANCES OR BOTH.

NATIONAL INSURANCE ACT.

(*Name of Person or Firm contracting.*)

Under contract with the Insurance Committee for the County [*or* County Borough] of.....

To dispense medicines.
To supply drugs.
To supply drugs (except scheduled poisons).
To supply appliances.

[*Note.*—Strike out words not applicable].

NOTES ON THE MEDICAL REGULATIONS.

These Regulations, dated December 5th, 1912, replace the Provisional Regulations which were issued October 1st, 1912.

4. "*Provisional arrangements.*"—Provisional arrangements were in most areas necessary for the three months, January—April, 1913, owing to the fact that the lists of insured persons were not completed. It was thus practically impossible in most areas to adopt the capitation system, and the system of payment by attendance had to be adopted, which however, was abandoned in April in every area except Manchester and Salford.

5.—(2) "*The amount . . . . necessary.*"—To avoid the onerous task of separate agreements having to be drawn up between all Committees and all Approved Societies, the Commissioners suggested that for the year 1913 the Societies should pay 6*s.* per member for medical benefit and 1½*d.* for its administration. Practically all the Societies agreed to this and the Commissioners undertook to debit the Societies at the proper times with the agreed amount less two-ninths in the case of men and one-fourth in the case of women payable by the State. It was also agreed that the number of members, in respect of whom the Societies would thus be charged, should be the mean of the membership between January 13th, 1913, and January 14th, 1914. In addition to these sums the Committees will receive the sums provided by Parliament amounting to 2*s.* 6*d.* for medical benefit, and not more than 1½*d.* for its administration for 1913, a subsequent adjustment being made when experience has shown the actual cost. To avoid the necessity of Societies agreeing with Committees as to the number of their members, a model agreement was so drawn as to create provisionally a General Medical Fund to be distributed ultimately by the Commissioners among the Committees.

7.—(1) "*The Committee shall determine.*"—As a matter of fact the Committees have in practically every case adopted the method of remuneration recommended by the local Medical Committees or by the panel practitioners.

8.—(*e*) "*Amount payable . . . . deposit contributors.*"—As the deposit contributors have proved to be fewer in numbers than expected and not so generally bad lives, the medical profession has accepted them on the same terms of remuneration as members of Approved Societies.

8.—(*f*) "*Distribution.*"—According to Section 15 (2) (*d*) the distribution of these persons is to be so far as practicable under arrangements made by the panel doctors, but in case of dispute the Insurance Committee has the right to allot them among the panel, except that by Regulation 51 (2) it may not allot to any doctor more than his due share of the aged and disabled members of Societies mentioned in Section 15 (2) (*e*); see Notes on Regulations 17 (3) and (51) (2).

8.—(*g*) "*Section 15 (2) (e) of the Act.*"—Presumably any revised Regulations

will have to include Section 10 (2) of the Amendment Act which extends the scope of the principal Act to members of Societies other than the Friendly Societies mentioned in Section 15 (2) (*e*) of the principal Act.

9. "*Rules.*"—For the Model Rules for behaviour of insured persons during disease or disablement, which most Societies have accepted, see Appendix V—1, p. 870, and 4, p. 899.

10. "*Income Limit.*"—The Amendment Act, Section 10 (1) fixes £160 as the income limit for medical benefit for voluntary contributors. See also Regulation 14.

11. "*For such period.*"—The first arrangements were all provisional and for three months ending April 14th, 1913. In a few cases a further three months' trial was arranged, but normally the agreements with practitioners will be for a year.

14.—(1 to 6) "*Income Limit.*"—It is not necessary for a Committee to obtain the consent of the Commissioners to any income limit which it fixes for its area, but so far hardly any Committee has adopted any income limit for employed contributors.

14.—(7) "*May allow . . . . own arrangements.*"—For the questions arising under this, see Section 15 (3) of the principal Act and Regulations 19 (1) (*a*), 20 and 49.

14.—(8) "*Hereinafter.*"—See Regulation 49 "*Special Arrangements Fund.*"

15. "*Approval of Institutions.*"—For questions arising under this, see Regulations 19 (1) (*b*), 20 (1) and 48, and Section 15 (4) of the principal Act.

15.—(3) "*hereinafter.*"—See Regulation 48 "*Institutions Fund.*"

17. "*In whole or in part by capitation.*"—Refers to systems *A.*, *B.*, *C.*, *D.*, mentioned in Part II of Schedule I of these Regulations.

17.—(1) "*If he is entitled.*"—Insured persons *not* entitled to select a practitioner on the panel are (1) those who have been required or allowed to make their own arrangements under Section 15 (3). (2) Voluntary contributors whose income exceeds £160 a year. (3) Seamen for whose medical treatment the ship owner is responsible. (4) Persons suspended from benefit owing to arrears (Section 10) or marriage (Section 44). Doctors on a panel are precluded by their agreements from demanding private arrangements with insured persons, but nothing can prevent an insured person of his own free will making payments to a panel doctor.

17.—(1) "*Before a date indicated.*" - It has often been impossible to enforce this and in some districts large numbers of insured persons are still (October, 1913) not allotted to any doctor. As a result some difficulty has arisen as to the distribution of the money available for the medical benefit of these persons.

17.—(3) "*Arrangements made by them.*"—That is by the panel doctors, or the Panel Committee mentioned in the Amendment Act, Section 32, *not* by the local Medical Committee which may contain non-panel doctors. The Commissioners suggest in Circ. 10/I.C. that the distribution among the panel of unassigned persons might be in one of three ways; (*a*) in equal shares; (*b*) in proportion to the number of accepted persons already on each doctor's list, or (*c*) in proportion to the number of patients already actually treated by each doctor. See note on Regulations 8 (*f*) and 51 (2).

18.—(3) "*Shall not be entitled . . . . any other practitioner.*"—The system of payment by attendance is practically confined to Manchester and Salford, and as the local Medical Committees have there undertaken to see that every insured person receives medical treatment when he requires it, this subsection (3) of Regulation 18 has not been enforced. Insured persons have been allowed to present their "pink card" to any number of the panel doctors, and to change from one doctor to another as often as they like without any of the formalities laid down in Regulation 26.

18.—(5) "*Practitioners on the panel.*"—See note above on Regulation 17 (3).

23. "*Change of residence*" (*of practitioner*).—A practitioner who removes

into another area does not necessarily drop off the panel of the first area. He may, in fact, be on several panels at once.

26. "*From an approved institution to a practitioner.*"—The reverse change from a practitioner to an institution is provided for under Regulation 19; also see note on Regulation 18 (3).

26.—(*a*) "*By consent.*"—That is by mutual consent of the insured person and both the practitioners concerned. If this mutual consent is obtained, the consent of the Insurance Committee is not requisite for the change of doctor, though notice of the transfer signed by all the parties concerned has to be sent to the Committee (proviso after (*e*)).

26.—(*b*) "*Prescribed.*"—See Regulations 17 and 18.

26.—(*c*) "*After enquiry.*"—By Regulation 52 any question arising between an insured person and the practitioner attending him *shall* stand referred to the Medical Service Sub-committee, which after considering the question has to report to the Insurance Committee.

26.—(*d*) "*May transfer them.*"—Thus a practitioner may buy or sell a panel practice just as a private practice, though of course in neither case are the patients bound to follow the practice. There is nothing to prevent an intending seller of a panel practice introducing a prospective buyer to the insured persons on his list. This provision has helped to prevent the depreciation in the selling prices of practices which was at one time feared. It appears that even though the Commissioners have removed a practitioner from the panel, he does not lose his right to sell his panel practice, if he can find a buyer, under the circumstances.

26.—(*e*) "*The provisions.*"—See Regulation 22.

28.—(1) *a.* "*Prices of drugs.*"—The chemists are in all cases paid for each article supplied (see Regulation 43), but a panel doctor who is allowed under Regulation 30 to supply ordinary medicines, may, under Regulation 47, be paid for them by an inclusive capitation fee.

29. "*Other than a medical practitioner.*"—See Regulations 30 and 47 and principal Act, Section 15 (5) proviso (2).

30. "*Rural area.*"—Circ. 10/I.C. says that the expression "rural area" has no technical meaning but each Insurance Committee may interpret it as it thinks proper.

34.—(1) "*Every insured person . . . . entitled to . . . drugs.*"—This needs some qualification in the case of persons required or allowed to make their own arrangements under Section 15 (3) who receive a contribution towards the cost of their treatment and drugs: such persons must make their own arrangements for drugs and appliances, and chemists on the panel could not supply them as a part of their arrangement with the Insurance Committee for the supply of drugs to patients being attended by the panel doctors.

39. "*Moneys available.*"—See Regulation 45.

40.—(3) "*Deducting.*"—According to Regulation 50 an amount for mileage may be made a first charge on the panel fund if the Insurance Committee so decide. The funds may also suffer deductions on account of persons temporarily removed from the area but on the other hand the panel doctors will be paid out of a central fund for the treatment of persons temporarily removing into the area. Under the Amendment Act, Section 33 (2), there may also be a deduction from the medical benefit funds for the working expenses of the local Panel Committee and local Pharmaceutical Committee amounting to not more than 1*d.* per head of the insured in the area. This deduction however can only be made at the request of the panel doctors or chemists and does not apply to the expenses of the local Medical Committee where it is not identical with the Panel Committee. The sums which the Insurance Committee may contribute to persons required or allowed to make their own arrangements or obtaining treatment through approved institutions are not really deductions from the funds as the persons on whose behalf these sums are paid are no longer on the list of persons for whose treatment the panel doctors are responsible.

41. "*Combined systems.*"—Refers to systems B. C. D. in Schedule 1 Part II of the Regulations.

42.—(1) "*Quarterly accounts.*"—Accounts are rendered monthly in many areas and payments may be made on account in advance.

42.—(2) "*Committee appointed by practitioners.*"—The Local Medical Committee which may contain non-panel doctors has no voice in this matter unless it is specially authorised by the panel and the Panel Committee which is constituted by Section 32 of the Amendment Act will be the proper Committee for this purpose.

"*Power to reduce or disallow any item.*"—For example, under the system of payment by attendance charges for unnecessary over-attendances may be disallowed.

43. "*Moneys . . . for drugs.*"—A sum of 1*s.* 6*d.* per head of the insured is allotted to the Drug Fund, and 6*d.* to the Drug Suspense Fund, any balance in the latter going to the Panel Fund. A further sum may be contributed from the central Special Drug Fund in case of epidemics. It appears that the Drug Fund has to bear the cost of drugs supplied to persons receiving domiciliary treatment for tuberculosis.

43.—(2) "*Drug tariff.*"—In addition to the agreed charges for drugs and appliances a small dispensing fee is credited to the chemists which is not here mentioned.

44. "*Quarterly accounts.*"—Accounts are often rendered monthly and a payment on account in advance may be made, as in the case of the doctors.

44.—(2) "*Pharmaceutical Committee.*"—Under the Amendment Act, Section 33 (1), a Pharmaceutical Committee is made statutory, with such powers and duties as the Commissioners may determine by regulations and it will probably undertake the duties here mentioned.

45.—(1) "*Thirteen-seventeenths.*"—As the total amount per person available for medical benefit is 8*s.* 6*d.*, the Panel Fund is credited with 6*s.* 6*d.*, the Drug Fund with 1*s.* 6*d.* and the Drug Suspense Fund with 6*d.*, but see note above on Regulation 40 (3) on deductions.

45.—(2) "*So far as that excess . . . . Parliament.*"—Refers to the Special Drug Fund of £30,000 which Parliament has provided for use in case of epidemics or excessive sickness, and as this may be applied before the Drug Suspense Fund is exhausted, it may save part or even the whole of this fund for the doctors who would thus not necessarily lose financially through epidemics.

45.—(3) "*Excess . . . carried forward.*"—This carrying forward of any balance in the Drug Fund would tend to prevent any call on the Drug Suspense Fund in the succeeding year, which would thus be available for adding to the panel fund as provided in the next subsection.

46.—(2) "*The Local Medical Committee shall.*"—Seeing that only the panel doctors and chemists are here concerned and also that the Local Medical Committee often contains a large proportion or even a majority of non-panel doctors, it is difficult to see why the Local Medical Committee should have power to penalise a panel doctor for ordering excessive drugs, especially as in Regulation 42 (2) it is not the Local Medical Committee, but a committee appointed by the practitioners on the panel, which has power to reduce or disallow any item in the panel doctors' accounts. The Panel Committee constituted under Section 32 of the Amendment Act would seem to be the most suitable body to deal with all such questions.

47. "*Supply of drugs by practitioners.*"—The effect of this is that under the capitation system practitioners who are allowed to dispense would receive the whole 9*s.* allowed for medical benefit and the home treatment of tuberculosis, including 6*s.* 6*d.* from the Panel Fund, 6*d.* from the Sanatorium Benefit Fund, 1*s.* 6*d.* from the Drug Fund and the whole 6*d.* from the Drug Suspense Fund.

48. "*Institutions Fund.*"—Some of the institutions approved may only provide a part of the treatment required as medical benefit, such as the

Accident Funds associated with some works. A member of such a fund might receive a contribution from the Medical Benefit Fund towards the cost of the treatment received through the institution, that is for accidents, while he would otherwise provide for ordinary medical treatment. In addition to the Institutions Fund, the 6*d.* for the home treatment of tuberculosis is available for Approved Institutions.

49.—(2) "*Equal to that expended.*"—By Regulation 14 (8) the amount may be reduced by the Committee if the private arrangements are not satisfactory. See Memo. 143/ I.C.

49.—(2) (*a*) "*Contracted.*"—According to par. 3 below, there must be separate contracts for treatment and medicines, except under the circumstances set forth in Regulation 30.

49.—(2) (*a*) "*Whichever is the less.*"—The effect of this is that the insured person cannot make a profit for himself by paying his doctor less than he is himself allowed out of the fund. But if his contract is for a higher amount than the fund allows him, he must pay the excess out of his own pocket.

49.—(2) (*b*) "*The sum expended.*"—As the contributions made to persons making their own arrangements are pooled, if the Committee allowed the full sum of 9*s.* for each person, and if only one out of every three of these persons were ill during the year, there would be an average of 27*s.* available for the doctors' and chemists' bills of each actual patient. The doctors might charge these patients whatever they liked, but for the purpose of the payments out of the Special Arrangements Fund, the bills would have to be made out according to the scale of fees per attendance fixed by the Committee, and the patients themselves would be liable to the doctors for any excess over the amount payable out of the fund.

"*Except where the circumstances.*"—See Regulation 30.

49.—(3) "*Sums otherwise available,*" that is the ordinary 6*s.* from the insurance funds including the State contribution. Further sums may also be available if the county or county borough and the Treasury agree to make a grant under Section 15 (7) (8). The 6*d.* for home treatment of tuberculosis is of course not strictly medical benefit, but is available for persons making their own arrangements. All these sums are in addition to the Parliamentary grant of 2*s.* 6*d.*

49.—(4) "*Applicable accordingly*"—*i.e.* this fund is divisible into a drug fund and an attendance fund.

50. "*Mileage.*"—If mileage is paid to the doctors it may be made a first charge on the panel fund [Regulation 40 (3)]. It will not be paid to a distant doctor if there is a panel doctor residing nearer to the patient's residence. Grants from the Special Mileage Fund in the hands of the Commissioners will only be made where there are special difficulties of access, such as mountainous districts, moorlands, or fens, and the Commissioners will require full particulars of the districts when any Committee applies for a grant from this fund. (Circ. 10/I.C.)

51.—(1) "*Member of a friendly society.*"—The reference is to Section 15 (2) (*e*) of the principal Act, where see note. But the Amendment Act, Section 10 (2), extends the range of that subsection so as to include members of "societies other than such friendly societies as are mentioned" in the principal Act.

"*Arrangements made by the Committee.*"—The English Commissioners have laid it down (Memo. 155/ A.S.) that the society of which these uninsured aged or disabled persons are members, administers the benefit in these cases, not the Insurance Committee. The business of the Committee is only to make it a condition in their arrangements with the panel doctors that they shall be willing, if required, to give medical treatment to these persons at the same rate of remuneration as that payable for insured persons. All Committees have done so, and the Commissioners have drawn up a form of agreement by societies to pay doctors the agreed fees on condition that the treatment is the same as that given to the insured.

51.—(2) "*Remuneration not exceeding.*"—At first sight this appears to differ from Section 15 (2) (*e*) of the principal Act which says "on the same terms as to remuneration," but it is explained (Memo. 155/ A.S.) that while the doctors cannot be compelled as part of their agreement with the Insurance Committee, to treat these persons for less than is payable for the insured, on the other hand, there is no compulsion on the society to pay so much if it can obtain treatment for less. As these persons are all bad lives, the doctors as a body have refused to treat them for less than the insured, and accordingly the Amendment Act, Section 1 (2), has provided a contribution out of money provided by Parliament which will amount to 2*s.* 6*d.* per head towards the medical treatment of these uninsured persons. Memo. 155/ A.S. points out that the section refers to medical attendance only, and not to the provision of medicines, &c., which the societies must provide entirely out of their private funds. See also notes on Section 1 (2) and Section 3 (2) of Amendment Act.

51.—(2) "*Under any obligation.*"—The only obligation on any panel doctor to accept any particular person as a patient is under Section 15 (2) (*d*) which provides for the distribution among the doctors of persons who have neglected to choose a doctor or been refused by the doctor of their choice. This Regulation prevents the distribution acting unfairly in allotting an excessive number of these persons who are all bad lives to any one doctor.

52.—(1) "*Medical Service Sub-Committee.*"—This sub-committee has nothing to do with complaints by one practitioner against another, involving the efficiency of the medical service, which are referred to the Local Medical Committee by Regulation 53. Rules for procedure of the sub-committee are given in Appendix V—4, p. 901.

"*Shall stand referred to.*"—The Insurance Committee cannot deal with questions arising between insured persons and practitioners until it has received a report from the Medical Service Sub-Committee, and though any finding of fact in the report must be accepted as conclusive (par. 6 below), the final decision as to any action to be taken rests with the Committee which is not bound to follow any recommendation of the sub-committee.

52.—(7) "*Regulations*" refers to Regulation 26 (*c*).

"*Rules of the Committee.*"—See the Model Rules for the conduct of persons in receipt of medical benefit which Committees have very generally adopted (Appendix V—4, p. 899). Section 14 (2) (*a*) and (*b*) of the principal Act provides that no fine shall exceed 10*s.* for a first offence or 20*s.* for repeated breach of rules, and no benefit shall be suspended for over one year. But some Committees have, as they are entitled to do, adopted lower fines and shorter periods of suspension than the maxima mentioned in the Act.

52.—(8) "*Regulations*" refers to Regulation 26 (*c*).

"*Representations to the Commissioners.*"—The Commissioners alone have the right to remove a practitioner from a panel, and only after the prescribed enquiry Appendix II—14, p. 637.

53. "*The Local Medical Committee may apply.*"—Such application to the Commissioners would be made only if the conduct of the practitioner were deemed to be prejudicial to the efficiency of the medical service [Section 15 (2) *b*)]. Neither the Local Medical Committee nor any other body or Committee under the Act has anything to do with questions of professional discipline not affecting the medical service of the insured. Such questions are referred to the General Medical Council or to some professional corporation or association of which the practitioner is a member. Great stress has been laid on this by the British Medical Association.

54. "*If any representations . . . . . enquiry.*"—See Appendix II—14, p. 637.

54.—(5) "*Statutory declaration.*"—Under Section 38 of the Amendment Act the power to administer oaths is given to any Committee or persons appointed by the Commissioners to hold any enquiry which is required or authorised under the principal Act or Regulations, and the witnesses *shall* be examined on oath if the Commissioners think fit or one of the parties so demand.

55.—(1) "*Taking such evidence.*"—Presumably Section 38 of the Amendment Act as to taking evidence on oath would apply here. There is nothing to prevent the Commissioners holding an enquiry, by means of referees, on any general question as to the range of duties of panel practitioners.

56.—(1) "*Any other body.*" This would include the Local Pharmaceutical Committee to be set up under Section 33 of the Amendment Act, but as this regulation now stands, that committee would only have a right to ask the Commissioners to hold an enquiry, not the right to compel them, which is here given to the Insurance Committee and the Local Medical Committee.

56.—(2) "*Two persons.*" For an enquiry affecting practitioners, the Enquiry Committee must contain two practitioners, but for an enquiry affecting chemists the "two persons" may be such as the Commissioners decide. They would probably be chemists, except possibly when practitioners as well as chemists have an interest in the enquiry.

56.—(3) "*Powers . . . . of Enquiry Committee.*" See Appendix II—14 below.

57. "*All forms.*" The Commissioners have issued model forms for most purposes, and this regulation enables the Commissioners to insist on uniformity if they think fit. Note that it only refers to forms provided by Insurance Committees, not to those provided by societies such as sickness certificates.

58. "*Seamen's . . . . society.*" As a rule, this society will itself administer medical and sanatorium benefit for its members, but by Section 48 (12) of the principal Act it may agree with an Insurance Committee to administer these benefits for any of its members.

61. "*The proviso*" refers to the power conferred on the Commissioners to suspend medical benefit or to make other arrangements if the panel in any area is inadequate, in which case all or any of these regulations might also be suspended. The further power given to the Commissioners by Section 11 of the Amendment Act to make other arrangements where the treatment given under the panel system is unsatisfactory (though the panel itself may be adequate) will presumably be added to this regulation.

APPENDIX II.—14.

PROCEDURE FOR INQUIRIES WITH RESPECT TO MEDICAL PRACTITIONERS.

Section 15 (2) (*b*).

(The following Regulations replace Regulation 54, p. 623.)

General.

Short title and definitions.

1.—(1) These Regulations may be cited as the National Health Insurance (Medical Practitioners: Inquiry Procedure) Regulations (England), 1913.

(2) In these Regulations, unless the context otherwise requires, the following expressions have the respective meanings hereby assigned to them:—

"Representation" means a representation made to the Commissioners that the continuance of a practitioner upon the panel is prejudicial to the efficiency of the medical service of the insured:

"Complainant" means any person or body making a representation to the Commissioners under these Regulations:

"Inquiry" means an inquiry held in accordance with the provisions of these Regulations, and "Inquiry Com-

mittee" means the Committee constituted under these Regulations for the purpose of holding an inquiry:

"Appointed day" means the day appointed for the holding of an Inquiry.

Other expressions have the same meaning as in the National Health Insurance (Administration of Medical Benefit) Regulations, 1912 (hereinafter called "the principal Regulations").

(3) The Interpretation Act, 1889, applies to the interpretation of these Regulations as it applies to the interpretation of an Act of Parliament.

Forms to be used.

2. The forms set out in the First Schedule to these Regulations or other forms substantially to the like effect shall be used in all cases to which those forms are applicable.

Revocation of Reg. 54 of principal Regulations.

3. Regulation 54 of the principal Regulations is hereby revoked.

Inquiry where a representation is made to the Commissioners.

Power to hold inquiry.

4. If any representation is made to the Commissioners by any Insurance Committee or Local Medical Committee, the Commissioners shall, and if by any other person or body, the Commissioners may, subject as hereinafter provided, hold an inquiry in the manner prescribed by these Regulations.

Representation and preliminary statement.

5.—(1) A representation shall be in writing signed by or on behalf of the complainant.

(2) The Commissioners may, if they think fit, require the complainant to send to them a preliminary statement setting out the alleged facts and grounds on which the representation is based, and, where a fact is not within the personal knowledge of the complainant, the source of the information and grounds for the belief of the complainant in its truth, together with such further particulars as they may think necessary, and may require the preliminary statement to be verified by statutory declaration.

Power to refuse inquiry.

6. If it appears to the Commissioners, after due consideration of any representation or of any preliminary statement furnished to them by the complainant, not being an Insurance Committee or Local Medical Committee, that no good cause has been shown why an inquiry should be held, they may refuse to hold an inquiry, and shall inform the complainant accordingly.

Notices to be sent in case of inquiry.

7.—(1) The Commissioners shall, in all cases where an inquiry is to be held, send the following notices, namely:—

Form 1.

(*a*) A notice to the practitioner informing him that it is proposed to hold an inquiry as to the representation made by the complainant; and

Form 2.

(*b*) A notice to the complainant informing him that it is proposed to hold an inquiry as to the representation made by him, and requiring him, within a time specified in the notice, to send to the Commissioners

a concise statement of the alleged facts and grounds on which the representation is based (in these Regulations hereinafter referred to as "the statement of complaint"), together with a list of all the documents which he proposes to put in evidence:

Provided that where the complainant has under these Regulations sent a preliminary statement to the Commissioners, the Commissioners may, if they think fit, dispense with a statement of complaint, and in that case the preliminary statement shall, for the purposes of the inquiry, be treated as the statement of complaint.

(2) The Commissioners may, if they think fit, on the application of the complainant, extend the time for sending to them the statement of complaint. Form 3.

Practitioner may admit or deny allegations.

8. The Commissioners shall send to the practitioner a copy of the statement of complaint and of the list of documents which the complainant proposes to put in evidence, together with a notice informing him that he may, if he so desires, within a time specified in the notice, by a statement in writing addressed to the Commissioners, admit or dispute the truth of all or any of the allegations appearing in the statement of complaint. Form 4.

Right of practitioner to inspect documents.

9.—(1) The practitioner may on giving due notice to the complainant inspect, either personally or by an agent authorised in writing, the documents included in the list sent by the complainant to the Commissioners, and the complainant shall give reasonable facilities for the purpose.

(2) The practitioner shall be entitled, on making application to the Commissioners, to a copy of any document in that list, and the Commissioners may, for the purpose of supplying to the practitioner copies of any such documents, require the complainant to deposit with them, or with one of their officers appointed for the purpose, any of the documents for copies of which application has been made, and shall return the documents to the complainant as soon as may be.

Power to treat representation as withdrawn in certain cases.

10. If the complainant fails, within the time specified in the notice, or within any extended period, to send a statement of complaint to the Commissioners, or if he fails to comply with any other requirements of these Regulations, the Commissioners may treat the representation as having been withdrawn.

Constitution of Inquiry Committee.

11.—(1) For the purpose of each inquiry the Commissioners shall constitute an Inquiry Committee composed of two practitioners, and one other person who shall be a barrister-at-law or solicitor in actual practice, and if any body of practitioners has been established for the purpose by the Joint Committee the two practitioners so appointed shall be selected from that body.

(2) The Commissioners shall appoint one of the members of the Inquiry Committee to be Chairman.

(3) The Commissioners shall appoint a fit person to act as clerk to the Inquiry Committee.

Notice of Inquiry to be given.

Form 5.

12.—(1) The Commissioners shall appoint a day for the holding of the Inquiry, and shall not less than fourteen days before the appointed day send notices to the complainant and the practitioner informing them that the Inquiry will be held on the appointed day.

(2) In any case where the complainant is some person or body other than the Insurance Committee on whose list or panel of

Form 6.

practitioners undertaking the treatment of insured persons the name of the practitioner appears, the Commissioners shall send to that Committee notice of the proposed Inquiry, and of the date, time and place on and at which it is proposed to hold the Inquiry, and the Committee may appear and may take such part in the proceedings at the Inquiry as the Inquiry Committee shall think proper.

Power to postpone Inquiry.

13. The Commissioners may, if they think fit, or on the application of either party, postpone the holding of the Inquiry until such date later than the appointed day as they may determine and thereupon that later day shall for the purposes of these Regulations be the appointed day.

Appearance by representation.

14.—(1) The complainant and the practitioner and any Insurance Committee to which notice of the Inquiry has been given may, with the consent of the Inquiry Committee, appear at the Inquiry—

(*a*) by counsel or solicitor;

(*b*) in the case of an individual, by any member of his family;

(*c*) in the case of any body, whether corporate or unincorporate, by a director or officer of that body;

(*d*) by any officer or member of any society or other body of persons of which the person in question is a member or with which he is connected.

(2) If either party to an Inquiry, or an Insurance Committee to whom notice of the Inquiry has been given, desires to appear

Form 7.

at the Inquiry by a representative, he shall send an application for leave so to appear to the Inquiry Committee not less than ten days before the appointed day and the Committee shall as soon as may be inform the applicant and such other parties as appear to them to be interested of their decision in the matter, without prejudice to their power at any time during the hearing to consent to any such application and to adjourn the Inquiry for that purpose.

Withdrawal of representation.

15.—(1) The complainant may at any time before the appointed day withdraw the representation by giving notice of withdrawal in writing to the Commissioners.

(2) Where the representation has been withdrawn or is treated by the Commissioners as having been withdrawn, the Commissioners shall (without prejudice to their power to hold an Inquiry as hereinafter provided) forthwith inform the practitioner that the representation has been withdrawn or is treated as having been withdrawn, as the case may be. Form 8.

16. The Commissioners at any time before the appointed day, and the Inquiry Committee at any time on or after the appointed day before the conclusion of the inquiry, may allow the statement of complaint to be amended upon such conditions as they may think just, and may in any case where they think fit, require the complainant to furnish to them in writing further particulars of the alleged facts and grounds appearing in the statement of complaint. Amendment of statement of complaint.

17. Unless the Inquiry Committee, with the approval of the Commissioners, otherwise determine, the procedure at the Inquiry shall be governed by the rules set out in the Second Schedule to these Regulations. Procedure at Inquiry.

Inquiry where no representation is made to Commissioners.

18. In any case where it appears to the Commissioners desirable to hold an Inquiry for the purpose of ascertaining whether the continuance of a practitioner on the panel would be prejudicial to the efficiency of the medical service of the insured, the Commissioners may, notwithstanding either that— Power to hold Inquiry in absence of representation.

(i) no representation to that effect has been made to them or that—

(ii) if such representation has been made, it has been withdrawn or has been treated as withdrawn,

proceed to hold an Inquiry for that purpose, and the foregoing Regulations shall, with the necessary modifications and subject as hereinafter provided, apply accordingly.

19. The Commissioners shall send to the practitioner a statement of the facts and grounds which appear to them to justify the holding of an Inquiry (in these Regulations hereinafter referred to as the "case for inquiry"), together with a notice informing him that he may if he so desires within a time specified in the notice, by a statement in writing addressed to the Commissioners, admit or dispute the truth of all or any of the allegations appearing in the case for inquiry. Notice to be sent to practitioner. Form 9.

20. If after considering the statement of the practitioner, or, if no statement is received, after such lapse of time as the Commissioners may think reasonable, the Commissioners are of opinion that it is desirable to hold an Inquiry, they shall constitute an Inquiry Committee in a manner hereinbefore provided and shall appoint a day for the holding of the Inquiry and shall send— Constitution of Inquiry Committee.

Form 10. (*a*) to the practitioner, a notice informing him that the Inquiry will be held on the appointed day, and

Form 11. (*b*) to the Insurance Committee on whose list or panel of practitioners undertaking the treatment of insured persons the name of the practitioner appears, a notice of the proposed Inquiry stating the date, time, or place on or at which it is proposed to hold the Inquiry.

Procedure at Inquiry.

21. The Commissioners shall appoint some fit person to appear at the Inquiry in support of the allegations in the case for inquiry, and subject thereto, the procedure at the Inquiry shall be governed as nearly as may be by the rules set out in the Second Schedule to these Regulations, but those rules may be varied or modified as the circumstances of the case may require and as the Commissioners, or the Inquiry Committee with the approval of Commissioners, may think fit.

Report by the Inquiry Committee.

Report by Inquiry Committee.

22. At the conclusion of the Inquiry, the Inquiry Committee shall, as soon as may be, draw up a report stating such relevant facts as appear to them to be established by the evidence and the inferences of fact which, in the opinion of the Inquiry Committee, may properly be drawn from the facts so established, and the Commissioners, after taking such report into consideration shall give their decision in due course and shall cause it to be published in such manner as they shall think fit.

Miscellaneous.

Power to suspend proceedings in certain cases.

23. Where it appears to the Commissioners that the alleged facts on which any representation or case for inquiry is based are, or may be, the subject of investigation by any other tribunal, they may, if they think fit, direct that no further steps shall be taken under these Regulations pending the issue of such other investigation.

Service of notices, etc.

24.—(1) Where any notice or other document is required or authorised by these Regulations to be sent by or on behalf of the Commissioners, it shall be a sufficient compliance with the Regulations if the notice or other document is sent by post in a registered letter directed to the person for whom it is intended, at his ordinary address, or, if he is a practitioner, at the address set opposite his name in the Medical Register, and in the case of an Approved Society, branch of an Approved Society, Insurance Committee or Local Medical Committee, to the Secretary of the Society or branch, or to the Clerk or Secretary of the Insurance Committee or Local Medical Committee, as the case may be.

(2) Where any application, statement or other document is required or authorised by the Regulations to be sent to the

Commissioners or to an Inquiry Committee, it shall be a sufficient compliance with the Regulations if the application, statement or other document is sent if sent by post directed to the Secretary to the Commissioners or to the Clerk to the Inquiry Committee at the Office of the Commissioners, as the case may require.

(3) Until the contrary is proved, any notice, application, statement, or other document sent as aforesaid shall be deemed to be served at the time at which a letter would be delivered in the ordinary course of post.

Power to dispense with requirement as to notices.

25. The Commissioners or the Inquiry Committee may dispense with any requirement of these Regulations respecting notices, applications, documents or otherwise in any case where it appears to the Commissioners or the Inquiry Committee just and proper to do so.

June 13th, 1913.

FIRST SCHEDULE.

FORM 1.

Notice to the Practitioner of intention to hold Inquiry.

In the matter of a medical practitioner,

and

In the matter of the National Insurance Act, 1911.

To of .

Take notice that a representation has been made by of to the Insurance Commissioners that your continuance on the list or panel of medical practitioners for the County [County Borough] of would be prejudicial to the efficiency of the medical service of insured persons, and that it is proposed to hold an Inquiry with respect to the above representation.

A statement of the alleged facts and grounds on which the above representation is based will be sent to you as soon as possible, and notice of the date appointed for the holding of the Inquiry will follow in due course.

A print of the National Health Insurance (Medical Practitioners: Inquiry Procedure) Regulations, 1913, is enclosed herewith for your information.

Signed.....
Secretary or Assistant Secretary } to the Insurance Commissioners.

Dated.....

FORM 2.

Notice to Complainant of intention to hold Inquiry.

In the matter of a medical practitioner

and

In the matter of the National Insurance Act, 1911.

To of .

Take notice that it is proposed to hold an Inquiry with respect to the representation dated the day of 19 , made by you to the Insurance Commissioners to the effect that the continuance of the above-named on the list or panel of medical practitioners

for the County [County Borough] of would be prejudicial to the efficiency of the medical service of insured persons.

You are hereby required within seven days after receipt of this notice—

(i) to set out on the accompanying form a concise statement of the facts and grounds on which your said representation is based; and

(ii) to send a list of all the documents (if any) which you propose to put in evidence at the Inquiry.

Notice of the day appointed for the holding of the Inquiry will be sent to you in due course.

A print of the National Health Insurance (Medical Practitioners: Inquiry Procedure) Regulations, 1913, is enclosed herewith for your information.

Signed..... .....
Secretary or Assistant Secretary } to the Insurance Commissioners.

Dated..... .....

Statement of Complaint.

In the matter a medical practitioner

and

In the matter of the National Insurance Act, 1911.

To the Insurance Commissioners.

The facts and grounds on which the representation made by me with respect to the above-named is based are as follows:—

[*Here set out concise statement of facts and grounds.*]

Signed..... ...

Dated..... .....

FORM 3.

Application for extension of time.

In the matter of a medical practitioner,

and

In the matter of the National Insurance Act, 1911.

To the Insurance Commissioners.

I hereby apply for an extension of the time within which my Statement of Complaint in the above matter may be lodged, upon the grounds following, that is to say:—

[*Here set out concisely the grounds on which the extension of time is desired.*]

Signed.....

Dated.....

FORM 4.

Notice to Practitioner of alleged facts and grounds on which representation is based.

In the matter of a medical practitioner,

and

In the matter of the National Insurance Act, 1911.

To of

With reference to the representation made by of concerning you (of which representation due notice was given to you dated the day of) I am directed by the Insurance Commissioners to send you a copy of the statement of complaint received by the Commissioners from the said

setting out the alleged facts and grounds on which the said representation is based, together with a list of all the documents proposed to be put in evidence by him.

You may, if you so desire, inform the Commissioners by statement in writing addressed to me within seven days after receipt of this notice, whether you admit or dispute in whole or in part the truth of the alleged facts and grounds.

You are further entitled to inspect any of the documents mentioned in the above list, either personally or by an agent authorised in writing, on giving due notice to the above-named , and, by applying to the Commissioners for that purpose, to receive copies of any of the said documents.

Signed.....

Secretary or Assistant Secretary } to the Insurance Commissioners.

Dated.....

FORM 5.

Notice to Complainant or Practitioner of day appointed for holding of Inquiry.

In the matter of a medical practitioner,

and

In the matter of the National Insurance Act, 1911.

To of

With further reference to the representation made by you with respect by to the above-named of with respect to you.

Take notice that the Inquiry Committee composed of the following persons, namely :—

will on day the day of 19 at a.m./p.m. at hold an Inquiry to investigate the said representation with a view to reporting thereon to the Insurance Commissioners.

You are hereby informed that if you do not attend on the date at the time and place appointed for the Inquiry, the Inquiry Committee may proceed to hold the Inquiry in your absence.

Signed.....

Secretary or Assistant Secretary } to the Insurance Commissioners.

Dated.....

FORM 6.

Notice of Inquiry to be sent to Insurance Committee where Insurance Committee are not Complainants.

In the matter of a medical practitioner,

and

In the matter of the National Insurance Act, 1911.

To the Insurance Committee for the County [County Borough] of

Take notice that a representation has been made by of to the Insurance Commissioners to the effect that the

continuance of the above-named on the list or panel of medical practitioners for the County [County Borough] of would be prejudicial to the efficiency of the medical service of insured persons.

You are hereby informed that an Inquiry to investigate the said representation will be held by the Inquiry Committee constituted by the Commissioners on day the day of 19 , at $\frac{\text{a.m.}}{\text{p.m.}}$ at .

Signed.....

Secretary or Assistant Secretary } to the Insurance Commissioners.

Dated.....

FORM 7.

Application for leave to appear at Inquiry by representative.

In the matter of a medical practitioner,

and

In the matter of the National Insurance Act, 1911.

To the Inquiry Committee,

I (We), , hereby apply for leave to appear at the Inquiry to be held with respect to the above-mentioned matter by a representative, viz. (*state name and description of representative*).

Signed.....

Dated.....

FORM 8.

Withdrawal of representation.

In the matter of a medical practitioner,

and

In the matter of the National Insurance Act, 1911.

To the Insurance Commissioners.

I hereby give notice that I withdraw the representation made by me in the above matter.

Signed.....

Dated.....

FORM 9.

Notice to Practitioner of Case for Inquiry.

In the matter of a medical practitioner,

and

In the matter of the National Insurance Act, 1911.

To of

Take notice that the Insurance Commissioners have under consideration the question of holding an Inquiry with respect to the matters appearing in the subjoined statement, for the purpose of ascertaining whether your continuance on the list or panel of medical practitioners for the County [County Borough] of would be prejudicial to the efficiency of the medical service of insured persons.

You may, if you so desire, inform the Commissioners by statement in writing, addressed to me, within seven days after receipt of this notice, whether you admit or dispute in whole or in part the truth of the matter appearing in the said statement.

If the Insurance Commissioners decide to hold an Inquiry, notice of the date appointed for the Inquiry will be sent you in due course.

A print of the National Health Insurance (Medical Practitioners: Inquiry Procedure) Regulations, 1913, is enclosed herewith for your information.

Signed..... ....

Secretary or Assistant Secretary } to the Insurance Commissioners.

Dated ....

Statement of grounds for Inquiry.

FORM 10.

Notice to Practitioner of day appointed for holding of Inquiry.

In the matter of . a medical practitioner,

and

In the matter of the National Insurance Act, 1911.

To of

Take notice that after further consideration of the matters referred to in their notice of [and of the statement, dated the day of , 19 , forwarded by you to them], the Insurance Commissioners have decided to hold an Inquiry, and you are hereby informed that the Inquiry Committee, composed of the following persons, namely :—

will on day, the day of 19 , at , at $\frac{\text{a.m.}}{\text{p.m.}}$ hold an Inquiry to investigate the said matters with a view to reporting thereon to the Insurance Commissioners.

You are further informed that if you do not attend on the date at the time and place appointed the Inquiry Committee may proceed to hold the Inquiry in your absence.

Signed..... .....

Secretary or Assistant Secretary } to the Insurance Commissioners.

Dated..... ... .

FORM 11.

Notice of Inquiry to be sent to Insurance Committee, where no representation has been made to the Commissioners.

In the matter of a medical practitioner,

and

In the matter of the National Insurance Act, 1911.

To of

Take notice that the Insurance Commissioners have decided to hold an Inquiry with respect to the matters appearing in the subjoined statement for the purpose of ascertaining whether the continuance of the above-named on the list or panel of medical practitioners

for the County [County Borough] of would be prejudicial to the efficiency of the medical service of insured persons.

You are hereby informed that the Inquiry will be held by the Inquiry Committee constituted by the Commissioners on day, the day of 19 , at , at a.m. / p.m.

[The matters for Inquiry are— .]

Signed..... .....

Secretary or Assistant Secretary } to the Insurance Commissioners.

Dated..... .....

SECOND SCHEDULE.

Rules for procedure at Inquiry.

1. The Inquiry Committee shall be at liberty to proceed with the Inquiry on the appointed day in the absence of either party (whether represented or not), if they are of opinion that it is just and proper to do so.

2.—(1) The Inquiry Committee may adjourn the Inquiry from time to time as they think fit, and hold adjourned sittings at such time and place as may appear to them suitable.

(2) Witnesses may be heard at the Inquiry on behalf of either party, and all witnesses (including the parties) shall be subject to examination and cross-examination as nearly as may be as if they were witnesses in an ordinary action.

(3) The Chairman of the Committee shall preside at the Inquiry, but, subject to the decision of the Chairman as to the admissibility of any question, any member of the Committee may put questions to any witness, and the Committee may if they think fit call for such documents and examine such witnesses as appear to them likely to afford evidence relevant and material to the issue, although not tendered by either party.

3. Subject to the provisions of the Regulations, the proceedings at the Inquiry shall be conducted in such manner as the Inquiry Committee may direct.

APPENDIX II.—15.

CONSTITUTION OF AN UNREGISTERED SOCIETY.

S. 23 (1).

1. The constitution of a Society applying for approval under Section 23 of the Act (not being a Society registered or established under any Act of Parliament or by Royal Charter) shall be regulated by written or printed rules, or by some other instrument providing for the following matters:—

(1) The name of the Society.
(2) The situation of the principal office of the Society.
(3) The objects of the Society.

(4) The branches of the Society, if any, and the powers and government of such branches.

(5) The manner of election and removal of the governing body, and in cases where the affairs of the Society are managed by delegates, the manner of election and removal of such delegates.

(6) The powers and duties of the governing body.

(7) The manner of election and removal of trustees and other officers.

(8) The determination of the time and place of holding and the manner of convening all meetings of the Society.

(9) The manner of determining disputes between the Society or, in the case of a Society with branches, the Society or any branch thereof, and any person who is or has ceased to be a member of the Society or branch or any person claiming through such person, and, in the case of a Society with branches, between the Society and any branch or branches thereof, or between two or more branches.

(10) The manner of admission and expulsion of members.

(11) The voluntary dissolution of the Society.

(12) The making and alteration of rules of the Society.

2. This Regulation may be cited as the National Insurance (Constitution of Unregistered Societies) Regulation, 1912, and shall come into force upon the day upon which it is made by the said Joint Committee.

April 17th, 1912.

APPENDIX II.—16.

CONSTITUTION OF A SEPARATE SECTION ESTABLISHED BY A SOCIETY.

S. 23 (1).

1. The constitution of a section established for the purposes of Part I. of the Act shall be regulated by printed or written rules or by some other instrument providing for the following matters:—

(1) The name of the Section.

(2) The situation of the principal office of the Section.

(3) The manner of the establishment of the Section by the Society and the manner in which the relation between the Society and the Section is defined.

(4) Where it is intended that the connection between the Section and the Society is to be capable of dissolution
  (*a*) the length of notice (not being less than one year) necessary before dissolution;
  (*b*) the minimum period (not being less than three years) which must elapse before the notice can be given; and
  (*c*) the manner in which, upon any such notice taking effect, the Section shall be constituted so as to become an Approved Society or shall be wound up or in what other manner provision is to be made for the continued insurance of its members.

(5) The branches of the Section, if any, and the powers and government of such branches.

(6) The manner of election and removal of the governing body, and in cases where the affairs of the Section are managed by delegates, the manner of election and removal of such delegates.

(7) The powers and duties of the governing body.

(8) The manner of election and removal of trustees and other officers.

(9) The determination of the time and place of holding and the manner of convening all meetings of the Section.

(10) The manner of determining disputes between the Section, or, in the case of a Section with branches, the Section or any branch thereof, and any person who is or has ceased to be a member of the Section or branch or any person claiming through such person, and, in the case of a Section with branches, between the Section and any branch or branches thereof, or between two or more branches.

(11) The manner of admission and expulsion of members.

(12) The making and alteration of rules of the Section.

2. Nothing in this Regulation shall affect the operation of any Regulations or provisional Regulations previously made by the said Joint Committee with respect to the constitution of unregistered Societies so far as those last-mentioned Regulations affect unregistered Societies which are not separate sections of other Societies.

3. This Regulation may be cited as the National Insurance (Constitution of Sections) Regulation, 1912.

April 19th, 1912.

APPENDIX II.—17.

PLACE OF MEETING OF APPROVED SOCIETIES.

S. 27 (2).

1. These Regulations may be cited as the National Health Insurance (Place of Meeting of Approved Societies) Regulations (England), 1913.

2.—(1) In these Regulations, unless the context otherwise requires—

The expression "the Act" means the National Insurance Act, 1911;

The expression "Society" means any Society, or a separate section of any Society, approved under Part I. of the Act, and includes a branch of a Society;

The expression "Meeting" means a meeting held under or in accordance with the Rules of a Society for the purpose of transacting business under Part I. of the Act;

The expression "Authority" means a Government Department or a Local Authority;

The expression "Authority's premises" means any offices or other buildings under the control of a Government Department (including offices or buildings occupied by or in connection with a Labour Exchange) or belonging to or under the management of a Local Authority.

(2) The Interpretation Act, 1889, applies to the interpretation of these Regulations in like manner as it applies to the interpretation of an Act of Parliament.

3. A Society shall hold its meetings at such place and in such premises as the rules of the Society may provide, or, in default of such provision in the rules, as the Committee of Management or other governing body of the Society may determine.

4. A Society may enter into an arrangement with an Authority for the use for the Society's meetings of any of the Authority's premises, upon such terms (including terms as to payment and as to the notice required for terminating the arrangement) as may be agreed between the Society and the Authority in writing under the hand of the Secretary of the Society or other officer duly authorised in that behalf by a resolution of the Committee of Management or other governing body of the Society.

March 7th, 1913.

APPENDIX II.—18.

ACCOUNTS OF APPROVED SOCIETIES.

S. 35 (1).

1. These Regulations may be cited as the National Health Insurance (Accounts of Approved Societies) Regulations, 1913.

2.—(1) The Interpretation Act, 1889, applies to the interpretation of these Regulations as it applies to the interpretation of an Act of Parliament.

(2) In these Regulations, unless the context otherwise requires—

The expression "the Act" means the National Insurance Act, 1911;

The expression "Society" means any Society approved for the purposes of Part I. of the Act;

The expression "the Commissioners" in relation to any accounts of a Society means the Commissioners constituted under the Act for that part of the United Kingdom to which those accounts relate.

3.—(1) Every Society or branch, as the case may be, shall keep the books and accounts specified in the First Schedule to these Regulations (or such of them as in the case of any particular Society the Commissioners may direct) in such form as is specified in the Schedules to these Regulations, or such other books and accounts and in such other form, substantially to the like effect, as the Commissioners may from time to time approve.

(2) In the case of a Society having among its members insured persons resident in more than one part of the United Kingdom, this regulation shall have effect with the substitution of the Joint Committee of the several bodies of Commissioners for the Commissioners.

4. If any Society satisfies the Commissioners that it is necessary or desirable that the accounts of that Society, or of any branch of that Society, should be kept in any books or other records submitted by the Society, and so arranged as to furnish substantially the same information as to the business of the Society as the books and accounts specified in the First Schedule to these Regulations, the Commissioners may approve the books or records so submitted, and the books or records so approved shall in such case be substituted for the books and accounts specified in the said Schedule.

5. A Society, or branch of a Society, having among its members insured persons resident in more than one part of the United Kingdom shall keep separate books and accounts in the manner provided by these Regulations for each such part of the United Kingdom.

6. The National Health Insurance (Accounts of Approved Societies) Regulations, 1912, are hereby revoked:

Provided nevertheless that notwithstanding anything in these Regulations it shall be lawful for any Society, or branch of a Society, to keep its accounts in any forms and in any books in which it was required or authorised to keep its accounts under or by virtue of the said National Health Insurance (Accounts of Approved Societies) Regulations, 1912, unless and until the Commissioners otherwise direct, either as respects any form or book, or as respects any particular Society.

January 31st, 1913.

Schedule I.

BOOKS AND ACCOUNTS TO BE KEPT BY APPROVED SOCIETIES.

1. A Membership Register or Registers in the form shown in the Third Schedule.

2. An Index to the Membership Register or Registers and a Record of the addresses of members showing the date of any change in such form as will enable the Society to comply with Regulation 24 of the National Health Insurance (Administration of Medical Benefits) Regulations, 1912.

3. A Contribution Register or Registers in the form shown in the Fourth Schedule showing separately the contributions paid in respect of men and of women. Separate sections of this Register (or separate Registers) are to be kept for each of the classes set out in the Second Schedule of which the Society has members.

4. A Sickness and Disablement Benefits Register in the form shown in the Fifth Schedule.

5. A Sickness and Disablement Record in the form shown in the Sixth Schedule.

6. A Cash Book, or Cash Books, as may be necessary.

7. A book for recording fines due and paid.

8. A book for recording levies due and paid.

9. A Minute Book.

10. A Ledger containing the following accounts, so far as they are applicable to the circumstances of the Society or branch, and showing separately the transactions relating to men and to women respectively:—

In the case of a Society without Branches.

(i) Contribution Account, which will appear with the following heads:—

Credits:

(*a*) Contributions, less sums retained by the Commissioners under Section 55 (3) of the Act.

(*b*) State contributions.

(*c*) State grants in recoupment of sums carried to Administration Account.

Debits:

(*d*) Insurance Committee charges for administration expenses under Section 15 (6) and 61 (2) of the Act.

(*e*) Sums carried to Administration Account.

(*f*) Balance transferred to Benefit Fund Account.

(ii) Benefit Fund Account, which will appear with the following heads:—

Credits:

(*a*) Transfers from Contribution Account.

(*b*) Interest.

(*c*) Reserve values in respect of persons joining the Society.

(*d*) Transfer values in respect of persons joining the Society.
(*e*) State grants.

Debits:

(*f*) Reserve values cancelled.
(*g*) Transfer values in respect of members leaving the Society.
(*h*) Sickness Benefit.
(*i*) Disablement Benefit.
(*j*) Maternity Benefit.
(*k*) Amounts credited by Commissioners to Insurance Committees in respect of Medical and Sanatorium Benefits.

(iii) Administration Account (showing the amount expended on administration and kept in accordance with the National Health Insurance (Administration Expenses) Regulations, 1913), which will appear with the following heads:

Credits:

(*a*) Sums carried from Contribution Account.
(*b*) Sale of rules, and other recoupments of administration expenditure.
(*c*) Transfers from Miscellaneous Receipts Account.
(*d*) Proceeds of special levies made in accordance with the National Health Insurance (Administration Expenses) Regulations, 1913.

Debits:

(*e*) Salaries, wages, &c.
(*f*) Printing, stationery, and postage.
(*g*) Rent, rates, taxes, and insurance.
(*h*) Incidental office expenses.
(*i*) Travelling expenses.
(*j*) Expenses of giving security under Section 26 of the Act.
(*k*) Other expenses (if any).

(iv) Miscellaneous Receipts Account.
(v) Insurance Commissioners' Reserve Values Account.
(vi) Investment Account or Accounts.
(vii) Insurance Commissioners' Investment Account.
(viii) Insurance Commissioners' Current Account.
(ix) Married Women's Credits Account (and accounts subsidiary thereto).
(x) Any other accounts which may be required in any particular case.

In the case of the Head Office of a Society with Branches.

(i) Insurance Commissioners' Reserve Values Account.
(ii) Investment Account or Accounts.
(iii) Insurance Commissioners' Investment Account.
(iv) Insurance Commissioners' Current Account.
(v) An account in respect of each branch showing the amount due to that branch by the Society.
(vi) Administration Account (showing the amount expended on administration and kept in accordance with the National Health Insurance (Administration Expenses) Regulations, 1913), which will appear with the following heads:—

Credits:

(*a*) Receipts from branch (or district) levies.
(*b*) Sale of rules, and other recoupments of administration expenditure.
(*c*) Transfers from Miscellaneous Receipts Account.

Debits:

(*d*) Salaries, wages, &c.
(*e*) Printing, stationery, and postage.

(*f*) Rent, rates, taxes, and insurance.
(*g*) Incidental office expenses.
(*h*) Travelling expenses.
(*i*) Other expenses (if any).

(vii) Miscellaneous Receipts Account.

(viii) Any other accounts which may be required in any particular case.

In the case of a Branch.

(i) Contribution Account, which will appear with the following heads :—

Credits :

(*a*) Contributions, less sums retained by the Commissioners, under Section 55 (3) of the Act.
(*b*) State contributions.
(*c*) State grants in recoupment of sums carried to Administration Account.

Debits :

(*d*) Insurance Committee charges for administration expenses under Sections 15 (6) and 61 (2) of the Act.
(*e*) Sums carried to Administration Account.
(*f*) Balance transferred to Benefit Fund Account.

(ii) Benefit Fund Account, which will appear with the following heads :—

Credits :

(*a*) Transfers from Contribution Account.
(*b*) Interest.
(*c*) Credits in respect of reserve values created and transfer values received.
(*d*) State grants.

Debits :

(*e*) Debits in respect of reserve values cancelled and transfer values paid.
(*f*) Sickness Benefit.
(*g*) Disablement Benefit.
(*h*) Maternity Benefit.
(*i*) Amounts credited by Commissioners to Insurance Committees in respect of Medical and Sanatorium Benefits.

(iii) Administration Account [showing the amount expended on administration and kept in accordance with the National Health Insurance (Administration Expenses) Regulations, 1913], which will appear with the following heads :—

Credits :

(*a*) Sums carried from Contribution Account.
(*b*) Sale of rules, and other recoupments of administration expenditure.
(*c*) Proceeds of levies.

Debits :

(*d*) Salaries, wages, &c.
(*e*) Printing, stationery, and postage.
(*f*) Rent, rates, taxes, and insurance.
(*g*) Incidental office expenses.
(*h*) Travelling expenses.
(*i*) Expenses of giving security under Section 26 of the Act.
(*j*) Head office (or district) levies.
(*k*) Other expenses (if any).

(iv) Investment Account or Accounts.

(v) Married Women's Credits Account (and accounts subsidiary thereto).

(vi) Society's Funds Account.

(vii) Any other accounts which may be required in any particular case.

Schedule 2.

Classes in respect of which separate Sections or Registers are to be kept.

	Designation of Class.	
	Men.	Women.
EMPLOYED CONTRIBUTORS—		
British Subjects ... under 65 years of age at Entry into Insurance	A. 1.	E. 1.
Aliens ... ... between ages of 17 and 65 do.	A. 2.	E. 2.
British Subjects and Aliens. Aged 65 and upwards on the 15th July, 1912	A. 3.	E. 3.
Mercantile Marine: British Subjects (employed on foreign-going Ships)	A. 4.	E. 4.
Do. do. ... Aliens (resident in United Kingdom) (employed on foreign-going Ships) ..	A. 5.	E. 5.
Do. do. .. British Subjects and Aliens resident in United Kingdom, aged 65 and upwards on the 15th July, 1912 (employed on foreign-going Ships) ...	A. 6.	E. 6.
NAVY AND ARMY	B.	—
VOLUNTARY CONTRIBUTORS—		
British Subjects — under 45 years of age at Entry into Insurance before 15th January, 1913	C. 1.	F. 1.
Do. do. ... who enter into Insurance on or after 15th January, 1913 (CC. 1 & FF. 1)		
Aliens ... ... under 45 years of age at Entry into Insurance before 15th January, 1913	C. 2.	F. 2.
Do. ... ... who enter into Insurance on or after 15th January, 1913 (CC. 2 & FF. 2)		
British Subjects ... of 45 years and upwards at Entry into Insurance before 15th January, 1913	D. 1.	G. 1.
Aliens ... ... do. do.	D. 2.	G. 2.
Married Women (Voluntary Contributors at 3*d.* a week):—		
British Subjects	—	H. 1.
Aliens	—	H. 2.

N.B.—The Third, Fourth, Fifth and Sixth Schedules are omitted.

APPENDIX II.—19.

ADMINISTRATION ACCOUNT OF AN APPROVED SOCIETY.

S. 35 (2).

1. These Regulations may be cited as the National Health Insurance (Administration Expenses) Regulations, 1913.

2. The amount which may be carried by a Society or, in the case of a Society with branches, by each branch of such Society, to the Administration Account in respect of each

quarter out of the contributions under the Act shall not exceed the sum specified as the maximum sum in the Schedule to these Regulations:

Provided that, if at the end of any year the amount standing to the credit of the Administration Account exceeds the maximum sum which might have been carried to that account in that year, then the maximum sum which may be carried to the account in the next succeeding year shall be reduced by the amount of such excess:

Provided also that the amount referred to in Paragraph 1 (*a*) of the Schedule shall, in the case of a member transferring from one Society to another Society at any time between the 15th day of July, 1912, and the 12th day of January, 1913, both inclusive, be subject to such adjustment in the Administration Accounts of the respective Societies, or branches of those Societies, as may be necessary, in pursuance of any arrangement made by the Societies with the consent of the Commissioners.

3. No part of the sums payable out of moneys provided by Parliament in respect of the expenses of administration of benefits shall be carried by a Society or branch to the Administration Account, but such sums shall be dealt with in such manner as may be provided by Regulations under Section 56 of the Act.

4. Any surplus shown in the Administration Account of any Society or branch for the period from the 15th day of July, 1912, to the 12th day of January, 1913, or for any subsequent year, may be carried forward to the Administration Account for the following year.

5. If a deficiency is shown in the Administration Account of any Society or branch for the period from the 15th day of July, 1912, to the 12th day of January, 1913, both inclusive, or for any subsequent year, then, unless the deficiency is made good within four months after the end of the said period or of the year, as the case may be, or within such longer period as may in any special case be approved by the Commissioners on an application made within the said four months, the Committee of Management or other governing body of the Society or branch shall forthwith cause a special levy to be made, payable within one month, and sufficient to make good the deficiency, upon all members of the Society or branch (other than insured persons over the age of 70, and married women suspended from benefits on account of marriage), and shall carry to the Administration Account the proceeds of that levy:

Provided that the Commissioners may in the case of any Society or branch, if they think fit, allow any deficiency in the account for the period from the 15th day of July, 1912, to the 12th day of January, 1913, both inclusive, instead of being met

by a special levy, to be carried forward to the Administration Account for the next ensuing year.

6.—(1) For the purposes of these Regulations—

"The Commissioners" means the Joint Committee of the several bodies of Insurance Commissioners appointed for the purposes of the Act acting alone or jointly with any one of the several bodies of Insurance Commissioners, or any one of the several bodies of Insurance Commissioners as the case may require:

"The Act" means Part I. of the National Insurance Act, 1911:

"Administration Account" means such account as may be required by the Commissioners to be kept by a Society or branch under Section 35 (2), showing the amount expended on administration of benefits under the Act;

"Year" means any yearly period for which separate accounts are required by the Commissioners to be kept;

"Quarter" means any period for which separate contribution cards are issued by the Commissioners;

"Society" means any Society approved for the purposes of Part I. of the Act;

"Member of the Society" means a member of the Society for the purposes of the Act;

"Card" means a card as defined by the National Health Insurance (Collection of Contributions) Regulations, 1913.

(2) The Interpretation Act, 1889, applies to the interpretation of these Regulations as it applies to the interpretation of an Act of Parliament.

January 20th, 1913.

Schedule.

1. The maximum sum shall, as respects the period from the 15th day of July, 1912, to the 12th day of January, 1913, both inclusive, be the sum of amounts computed in manner following, that is to say:—

(*a*) (i) For every member of the Society or branch who is a seaman, marine or soldier in the service of the Crown, the amount of 2*d.* in respect of each quarter in the said period.

(ii) For every other member of the Society or branch the amount of 10½*d.* in respect of each quarter in the said period for which such member surrenders a stamped card to the Society.

(*b*) For each member of the Society or branch, not being a member transferred from another Society, who enters into insurance during the said period and who surrenders to the Society or branch a contribution card stamped in respect of any part of the said period, the amount of 1*s.*

2. The maximum sum shall, as respects any quarter after the 12th January, 1913, be the sum of amounts computed in manner following, that is to say:—

(*a*) For every member of the Society or branch during that quarter who is a seaman, marine, or soldier in the service of the Crown, the amount of 2*d.*

(*b*) For every member of the Society or branch during that quarter who is a Voluntary Contributor at the special rates applicable to married women and who surrenders a stamped card for that quarter, the amount of 7½*d.*

(*c*) For every other member of the Society or branch during that quarter who surrenders a stamped card for that quarter, the amounts following:—

(i) For every member resident in Great Britain, the amount of 10½*d.*

(ii) For every member resident in Ireland, the amount of 10§*d.*

. . . . .

APPENDIX II.—20.

TIME FOR JOINING AN APPROVED SOCIETY.

S. 42.

1.—(1) These Regulations may be cited as the National Health Insurance (Time for Joining an Approved Society) Regulations, 1912.

(2) In these Regulations—

The expression "the Act" means Part I. of the National Insurance Act, 1911;

The expression "employed" means employed within the meaning of the Act; and

. . . . . .

(3) The Interpretation Act, 1889, applies to the interpretation of these Regulations as it applies to the interpretation of an Act of Parliament.

2. For the purposes of Section 42 of the Act the time within which a person may join an Approved Society shall be—

(i) In the case of a person being a person of the age of sixteen and upwards and under the age of *seventy* . . . . . who was employed at the commencement of the Act, any time before the expiration of three months and fourteen days from the commencement of the Act:

(ii) In the case of a person being a person of the age of sixteen and upwards and under the age of *seventy* . . . . . who becomes insured as an Employed Contributor after the commencement of the Act, any time before the expiration of three months and fourteen days from the time of his so becoming insured as an Employed Contributor:

(iii) In the case of an employed person who attains the age of sixteen after the commencement of the Act, any

time before the expiration of three months and fourteen days from the date of his attaining that age:

(iv) In the case of a person who if he becomes insured will become a Voluntary Contributor and who becomes insured after the expiration of three months from the commencement of the Act, any time before the date on which he becomes insured, and in the case of any such person who becomes insured before the expiration of three months from the commencement of the Act, any time before the expiration of that period:

(v) In the case of a person who has been expelled or has resigned from an Approved Society, any time before the expiration of three months from the date on which he ceases to be a member of the Society:

Provided that, if before the expiration of the time within which a person may by virtue of the foregoing provisions of this Regulation join an Approved Society, any person—

(*a*) makes a claim for benefit under the Act after the expiration of three months from the commencement of the Act; or

(*b*) dies or ceases permanently to reside in the United Kingdom; or

(*c*) being a woman, becomes suspended from benefits on marriage; or

(*d*) having been employed to teach in a public elementary school, ceases to be employed within the meaning of Part I. of the Act by reason of becoming a teacher to whom the Elementary School Teachers (Superannuation) Act, 1898, applies, and does not become a Voluntary Contributor,—

the time expiring on the day immediately preceding the day on which the claim is made, or the day of that person's death, or the day on which that person so ceased to reside in the United Kingdom, or the day of that person's marriage, or the day on which that person ceased to be employed within the meaning of Part I. of the Act, as the case may be, shall be deemed to have been the time allowed in the case of that person for joining an Approved Society, instead of the time which would otherwise have been allowed.

July 18th, 1912, *as amended January 25th*, 1913.

APPENDIX II.—21.

SUMS PAYABLE IN RESPECT OF DEPOSIT CONTRIBUTORS TOWARDS THE EXPENSES INCURRED BY INSURANCE COMMITTEES IN THE ADMINISTRATION OF BENEFITS.

S. 42 (*c*).

1.—(1) These Regulations may be cited as the National Health Insurance (Deposit Contributors' Administration Expenses) Regulations, 1913.

(2) The Interpretation Act, 1889, applies to the interpretation of these Regulations as it applies to the interpretation of an Act of Parliament.

2. The sum payable in each year in respect of each Deposit Contributor towards the expenses incurred by the Insurance Committee in the administration of benefits shall be—

(*a*) In the case of a person to whom Section 49 of the National Insurance Act, 1911, applies, the sum of one shilling and sixpence; and

(*b*) In the case of any other person, the sum of one shilling and ninepence;

Provided nevertheless that nothing shall be payable in the case of a married woman who was at the date of her marriage a Deposit Contributor, and who is, by virtue of Section 44 of the National Insurance Act, 1911, suspended from benefits.

January 13th, 1913.

APPENDIX II.—22.

PAYMENTS ON DEATH OF DEPOSIT CONTRIBUTOR OUT OF AMOUNT STANDING TO HIS CREDIT IN THE POST OFFICE FUND.

S. 42 (*f*).

1.—(1) These Regulations may be cited as the National Health Insurance (Deposit Contributors, Payment on Death) Regulations, 1913.

(2) The Interpretation Act, 1889, applies to the interpretation of these Regulations as it applies to the interpretation of an Act of Parliament.

2. Sections 56 to 61 of the Friendly Societies Act, 1896, shall for the purposes of the provisions of Section 42 (*f*) of the National Insurance Act, 1911, apply as set out and adapted in the Schedule to these Regulations, and expressions in those sections as so set out and adapted shall have the same meaning as they have in the last-mentioned Act.

March 19th, 1913.

APPENDIX II.—23

MARRIED WOMEN WHO BECOME EMPLOYED AFTER MARRIAGE.

Section 44 (1).

1.—(1) These Regulatious may be cited as the National Health Insurance (Employed Married Women) Regulations, 1913.

(2) In these Regulation, unless the context otherwise requires:—

The expression "the Act" means the National Insurance Act, 1911;

The expression "period of suspension" means any period during which a married woman is, under subsection (1) of Section 44 of the Act, suspended from receiving the ordinary benefits under Part I. of the Act.

(3) The Interpretation Act, 1889, applies to the interpretation of these Regulations as it applies to the interpretation of an Act of Parliament.

2. Where a married woman, who has been suspended from receiving the ordinary benefits under Part I. of the Act, ceases to be suspended on becoming an employed contributor after her marriage and before the death of her husband, she shall, for the purpose of ascertaining the date at which she becomes entitled to receive benefits as such an employed contributor, be treated as if she had entered into insurance for the first time at the date when she ceased to be suspended on becoming employed:

Provided that if she elected to become, whilst so suspended, a voluntary contributor under subsection (2) of Section 44 of the Act, she shall, until she becomes entitled to receive benefits as an employed contributor, continue to be entitled to receive the sickness benefit and disablement benefit to which she would be entitled as such a voluntary contributor.

3. Where a married woman to whom a certificate under subsection (8) of Section 44 of the Act has been granted, surrenders that certificate, she shall, for the purpose of these Regulations, be treated as though she had become employed on the date when she surrendered the certificate, and as though during the period when the certificate was in force she had been a voluntary contributor under subsection (2) of the said Section.

September 9th, 1913.

SCHEDULE.

Provisions of the Friendly Societies Act, 1896, as adapted.

Section 56.—(1) A Deposit Contributor may, by writing under his hand delivered at or sent to the office of the Insurance Commissioners, nominate a person to whom the sum payable under paragraph (*f*) of Section 42 of the National Insurance Act, 1911, on the death of that contributor out of the amount standing to his credit in the Post Office Fund shall be paid at his decease.

(2) * * * * * *

(3) * * * * * *

(4) A nomination so made may be revoked and varied by any similar document under the hand of the nominator, delivered, sent, or made as aforesaid.

(5) The marriage of a Deposit Contributor shall operate as a revocation of any nomination theretofore made by him under paragraph (*f*) of Section 42 of the National Insurance Act, 1911.

(6) * * * * * *

Section 57.—(1) The Insurance Commissioners shall, on receiving proof to their satisfaction of the death of a nominator, cause to be paid out of the Post Office Fund to the nominee such sum as is properly payable under paragraph (*f*) of Section 42 of the National Insurance Act, 1911, out of the amount standing to the credit of the nominator in the Fund.

(2) The receipt of a nominee over sixteen years of age for any amount so paid shall be valid.

(3) * * * * * *

(4) * * * * * *

Section 58.—(1) If any Deposit Contributor having any amount standing to his credit in the Post Office Fund dies intestate and without having made any nomination as aforesaid then subsisting, such sum as is properly payable under paragraph (*f*) of Section 42 of the National Insurance Act, 1911, out of the amount standing to the credit of that contributor in the Post Office Fund may be distributed, without letters of administration, by the Insurance Commissioners among such persons as appear to the Insurance Committee for the area in which the contributor was resident at the time of his death upon such evidence as they may deem satisfactory, to be entitled by law to receive that sum.

(2) If any such Deposit Contributor is illegitimate, the Insurance Commissioners may pay the sum of money which that contributor might have nominated to or among the persons who, in the opinion of the Insurance Committee, would have been entitled thereto if that contributor had been legitimate, or if there are no such persons, the Insurance Commissioners shall deal with the money in such manner as with the approval of the Treasury they may think fit.

Section 59.—When the principal value of the estate in respect of which estate duty is payable of any person entitled to make a nomination by virtue of the provisions of paragraph (*f*) of Section 42 of the National Insurance Act, 1911, exceeds one hundred pounds, any sum paid under the provisions of this Schedule without probate or letters of administration shall, notwithstanding such nomination or payment, be liable to estate duty as part of the amount on which that duty is charged, and the Insurance Commissioners may before making any such payment require a statutory declaration by the claimant, or by one of the claimants, that the principal value of that estate, including the sum in question, does not after deduction of debts and funeral expenses exceed the value of one hundred pounds.

Section 60.—(1) A payment made under the foregoing provisions of this Schedule by the Insurance Commissioners shall be valid and effectual against

any demand made upon either the Insurance Commissioners or Insurance Committee by any other person, but the next of kin or lawful representative of the deceased Deposit Contributor shall have remedy for recovery of the money, so paid as aforesaid, against the person who has received that money.

(2) Where the Insurance Commissioners have paid money to a nominee in ignorance of a marriage subsequent to the nomination, the receipt of the nominee shall be a valid discharge to the Commissioners.

Section 61.—(1) The Insurance Commissioners shall not pay any sum of money upon the death of a Deposit Contributor whose death is or ought to be entered in any register of deaths, except upon the production of a certificate of that death under the hand of the registrar of deaths or other person having care of the register of deaths in which that death is or ought to be entered.

(2) This section shall not apply to deaths at sea, nor to a death by colliery explosion or other accident where the body cannot be found, nor to any death certified by a coroner to be the subject of a pending inquest or inquiry.

APPENDIX II.—24.

APPLICATION OF THE TRANSFER VALUE OF A MARRIED WOMAN ELECTING NOT TO BECOME A VOLUNTARY CONTRIBUTOR.

S. 44 (2) proviso.

1. These Regulations may be cited as the National Health Insurance (Married Women's Special Benefits) Regulations, 1912.

2.—(1) In these Regulations, unless the context otherwise requires:—

The expression "the Act" means the National Insurance Act, 1911.

The expression "quarter" means any period of currency of contribution cards issued under the National Health Insurance (Collection of Contributions), Regulations, 1912.

(2) The Interpretation Act, 1889, applies to the interpretation of these Regulations as it applies to the interpretation of an Act of Parliament.

3. Where a married woman, in respect of whom a reserve value has been credited to an Approved Society at the date of her entry into insurance, has been suspended from the ordinary benefits under Section 44 of the Act, and elects not to become a Voluntary Contributor under subsection (2) of that section, there shall be written off the amount of the reserve values credited to the Society an amount to be ascertained in manner following:—

There shall be deducted from an amount equal to two-thirds of the reserve value so credited to the Society the sum of $\frac{3}{4}d.$ for every weekly contribution paid by or in respect of the contributor of which any part has been retained by the Insurance Commissioners under Section 55 (3) of the Act, and the residue

of the said amount shall be the amount to be written off the said reserve values.

For the purpose of this Regulation—

(i) The number of weekly contributions paid by or in respect of a contributor shall be calculated as follows:—

(*a*) There shall first be ascertained the total number of the weekly contributions in respect of which the contributor is in arrears from the time of her entry into insurance down to the date of her suspension.

(*b*) There shall be next ascertained the total number of quarters contained in the period from the time of the entry into insurance of the contributor down to the expiration of the quarter immediately preceding the date of her suspension.

(*c*) The number of quarters so ascertained shall be multiplied by twelve and a-half, and where the product contains a fraction, that fraction shall be treated as a whole number. To the product so obtained there shall be added the number of weeks from the beginning of the quarter in which the contributor is suspended from the ordinary benefits to the date of her suspension, and from the sum so obtained there shall be deducted the total number of weekly contributions in respect of which the contributor is in arrears, and the residue shall be deemed the number of weekly contributions paid by or in respect of the contributor.

(ii) The total number of the weekly contributions in respect of which a contributor is in arrears shall be the number ascertained by dividing the number of pence contained in those weekly contributions by a number equal to the weekly rate in pence of the contribution:

Provided that—

(*a*) Where the contributions in arrear were as to one part of them payable at one weekly rate and as to others of them payable at another weekly rate, the contributions payable at the one weekly rate and the contributions payable at the other weekly rate respectively shall for the purpose of the foregoing calculation be treated separately; and

(*b*) Any part of a contribution remaining over after the division required to be made under this provision has been made shall be treated as a whole contribution.

(iii) Where the contributor entered into insurance after the expiration of the first week of a quarter any arrears which accrued during that quarter shall be disregarded, and that quarter

shall not be deemed to be a quarter for the purpose of this Regulation.

(iv) The date of entry into insurance shall, in the case of a woman who was a British subject at the date of her first joining an Approved Society, be deemed to be that date, and, in the case of a woman who became a British subject subsequently to her joining an Approved Society, be deemed to be the date upon which she became a British subject.

4. The sum to be applied in the case of any married woman under the proviso to sub-section (2) of Section 44 of the National Insurance Act, 1911, towards the payment of any of the benefits specified in Part III. of the Fourth Schedule to that Act shall be carried to her credit in an account to be called the "Married Women's Credits Account," and shall be applied towards the payment of the said benefits in manner hereinafter provided.

5. No benefit shall be payable before the expiration of the period ending on the 12th day of January, 1913, or unless and until twenty-six weeks have elapsed since the entry into insurance of the married woman.

6. An Approved Society may, with the approval of the Insurance Commissioners, make rules with respect to the payments during any period of sickness or distress by way of benefits under Part III. of the said Fourth Schedule, and any such benefits shall be payable in accordance with those rules and not otherwise.

7.—(1) The Society, or in the case of a Society with Branches, the Branch of the Society, shall debit to the married woman in the Married Women's Credits Account all sums expended for benefits in respect of her under these Regulations.

(2) Upon the death of the married woman, any sum remaining to her credit in the Married Women's Credits Account shall be written off that account and transferred to the Benefit Fund Account of the Society.

(3) If the married woman is transferred to another Approved Society or to another Branch of her Society, there shall be transferred to that other Society or Branch in respect of her, the sum standing to her credit in the Married Women's Credits Account, and that sum shall be written off that account accordingly and shall be credited to her in the Married Women's Credits Account of the other Society or Branch.

8. Articles 5 and 6 of these Regulations shall apply to a married woman suspended from ordinary benefits who is a deposit contributor as if the Insurance Committee administering benefits to her were an Approved Society.

September 19th, 1912.

APPENDIX II.—25.

CLAIMS FOR EXEMPTION BY MARRIED WOMEN BEING VOLUNTARY CONTRIBUTORS.

S. 44 (2) and (8).

1.—(1) These Regulations may be cited as the National Health Insurance (Claims for Exemption) Regulations (England), 1913.

(2) In these Regulations, unless the context otherwise requires—

The expression "the Act" means the National Insurance Act, 1911:

The expression "Society" means an Approved Society, or any branch of an Approved Society:

The expression "certificate" means a certificate issued by a Society exempting a woman, being a member of that Society, who is a Voluntary Contributor upon the terms mentioned in subsection (2) of Section 44 of the Act from liability to become an Employed Contributor.

(3) The Interpretation Act, 1889, applies to the interpretation of these Regulations as it applies to the interpretation of an Act of Parliament.

2. A claim for exemption under subsection (8) of Section 44 of the Act shall be made to, and the certificate shall be granted by, the Society of which the person making the claim is a member.

3. A claim for exemption shall be made by means of an application in the form set out in the First Schedule to these Regulations, or in such other form providing for substantially the same particulars as the Commissioners may from time to time direct, and shall be addressed to the Secretary of the Society of which the applicant is a member, or to such officer of that Society as the Society may appoint.

4. A Certificate shall be in the form set out in the Second Schedule to these Regulations, and shall be signed by an officer of the Society of which the applicant is a member.

5. A Certificate shall remain in force unless and until it is surrendered by the holder to the Society by which it was granted, or unless and until the holder ceases to be a Voluntary Contributor on the terms provided in subsection (2) of Section 44 of the Act.

6. Where it appears to the Society to be doubtful whether the employment, in respect of which exemption is claimed, is employment within the meaning of the Act, the Society shall, before

issuing a Certificate, submit the matter to the Commissioners as a question for their determination under Section 66 (1) of the Act, and where the Commissioners determine that the employment is not employment within the meaning of the Act, the Society shall, on receiving notice of that determination, inform the applicant accordingly, and shall not issue a Certificate to her.

April 21st, 1913.

First Schedule.

NATIONAL INSURANCE ACT, 1911.

Claim for Exemption under Section 44 (8).

1. Name of Approved Society or Branch to which claim is addressed. _____
2. Full name of applicant. _____
3. Home address of applicant. _____
4. Number in above-named Society or Branch. _____
5. Whether married or a widow. _____
6. Nature and particulars of the employment in respect of which exemption is claimed. _____
7. Date when the employment began.
8. Name and address of employer. _____

The statements made by me in this claim are correct, and to the best of my knowledge and belief I am entitled to a certificate exempting me from liability to become an Employed Contributor under Part I. of the National Insurance Act, 1911.

Signature (or mark) of applicant. _____

Witness to signature (or mark of applicant). _____

Address of Witness. _____

Date. _____

To the Secretary of _____ Society.

Second Schedule.

NATIONAL INSURANCE ACT, 1911.

Form of certificate.

Certificate of Exemption from Liability to become an Employed Contributor issued by the _____ Society under subsection (8) *of Section* 44 *and the Regulations made thereunder by the _____ Society.*

This certificate need not be produced to the employer. It does not relieve the employer from any liability to pay contributions

in respect of the holder, nor debar him from recovering from her such part of the contribution as is payable on her behalf.

This is to certify that _____ of _____

a [1] married woman / widow and a Voluntary Contributor on the terms provided in sub-section (2) of Section 44 of the National Insurance Act, 1911, is, under sub-section (8) of the said Section 44 exempted from liability to become an Employed Contributor.

[1] Strike out whichever word is inappropriate.

Given on behalf of the _____ Society, this _____ day of _____, 19__.

(Signed) _____

Secretary.[2]

[2] Or other officer authorised to sign.

Dated _____

APPENDIX II.—26.

CONTRIBUTIONS OF THE ADMIRALTY AND ARMY COUNCIL IN RESPECT OF SEAMEN, MARINES AND SOLDIERS.

S. 46 (1).

Short Title.

1.—(1) These Regulations may be cited as the National Health Insurance (Admiralty and Army Council Contributions) Regulations, 1912.

Interpretations.

(2) In these Regulations the expression "the Act" means Part I. of the National Insurance Act, 1911.

(3) The Interpretation Act, 1889, applies to the interpretation of these Regulations as it applies to the interpretation of an Act of Parliament.

2. The sum to be contributed per week by the Admiralty and the Army Council respectively under subsection (1) of Section 46 of the Act in respect of every seaman, marine, or soldier who has not joined an Approved Society in the manner mentioned in that section shall, unless and until it is necessary to make other provision for the purpose of complying with paragraph (*c*) of subsection (3) of that section, be the sum of one penny halfpenny.

May 28th, 1912.

APPENDIX II.—27.

PAYMENT AND COLLECTION OF CONTRIBUTIONS IN RESPECT OF PERSONS IN THE NAVAL SERVICE OF THE CROWN.

S. 46 (1)

General.

1. These Regulations may be cited as the National Health Insurance (Collection of Contributions, Navy and Marine) Regulations, 1913.

2.—(1) In these Regulations, unless the context otherwise requires :—

The expression "The Act" means the National Insurance Act, 1911 :

The expression "the Joint Committee" means the Joint Committee of the several bodies of Commissioners appointed for the purposes of Part I. of the Act :

The expression "the Commissioners" means in relation to a seaman or marine who by virtue of sub-section (4) (iii) of Section 46 of the Act is deemed to reside in England, the Insurance Commissioner; in relation to a seaman or marine who is so deemed to reside in Scotland, the Scottish Insurance Commissioners; in relation to a seaman or marine who is so deemed to reside in Ireland, the Irish Insurance Commissioners; and in relation to a seaman or marine who is so deemed to reside in Wales, the Welsh Insurance Commissioners :

The expression "Society" means any Approved Society and includes a branch of an Approved Society.

The expression "Stamp" means a stamp issued under and for the purposes of Part 1. of the Act.

(2.) The Interpretation Act, 1889, applies to the interpretation of these Regulations as it applies to the interpretation of an Act of Parliament.

Account of deductions and contributions payable.

3. An account shall be kept by the Admiralty showing—

(*a*) the amounts deducted from the pay of every seaman and marine from whose pay deductions are made under Section 46 of the Act; and

(*b*) the contributions made or to be made by the Admiralty in respect of every such seaman and marine under the said Section 46.

Payments by the Admiralty.

4. The sums so deducted and the contributions so made shall be paid by the Admiralty to the Commissioners monthly or at such other intervals as may be agreed between the Admiralty and the Commissioners.

Return by the Admiralty as to members of Approved Societies.

5. The Admiralty shall keep such schedules of deductions, contributions, and arrears in respect of seamen and marines, and shall render to the Commissioners such returns, and in such form, as may be agreed between the Admiralty and the Joint Committee.

Payment of Arrears.

Provisions as to arrears cards and payment of arrears.

6.—(1.) Any seaman or marine desirous of paying any arrears of contributions which he is entitled to pay may apply to the Society of which he is a member or, if he is a member of the Navy and Army Insurance Fund to the Commissioners, for an arrears card, and the Society or Commissioners shall inscribe thereon such particulars as may from time to time be required by the Commissioners, and shall on any such application issue accordingly a card so inscribed.

(2) A seaman or marine to whom an arrears card is issued may affix to the card so issued stamps in payment of any weekly contributions payable by him which are in arrear.

(3) Every seaman or marine affixing a stamp to an arrears card shall forthwith cancel it by writing the date in ink across the face of the stamp.

(4) Every seaman or marine who has affixed any stamp to an arrears card shall surrender the card to the Society of which he is a member, or in the case of a member of the Navy and Army Insurance Fund to the Commissioners, not later than the proper date for surrendering contribution cards current at the time when the stamp is affixed.

(5) Arrears shall be deemed to have been paid at the time of the surrender of the arrears card bearing the appropriate stamps to the Society, or to the Commissioners, as the case may be.

Miscellaneous.

Issue of certificate on discharge.

7. There shall be issued to every seaman and marine on discharge, or on transfer to the reserve, by such person and in such form as may be agreed between the Admiralty and the Joint Committee, a certificate showing the date of his entry into insurance or of his joining the service, whichever is the later, the number of contributions paid, the number of contributions in arrear, and the number of contributions not payable owing to sickness or disablement since joining the service or entry into insurance, whichever is the later.

Saving for seamen and marines out of the United Kingdom.

8. Where any seaman or marine is unable on account of absence from the United Kingdom to perform any act required by these Regulations to be done either forthwith or on the happening of a certain event or within a specified time he shall be deemed

to have complied with these Regulations if he performs the act as soon as is reasonably possible after the happening of the event or the expiration of the specified time.

April 25th, 1913.

APPENDIX II.—28.

PAYMENT AND COLLECTION OF CONTRIBUTIONS IN RESPECT OF SOLDIERS.

S. 46 (1).

General.

Short Title. 1. These Regulations may be cited as the National Health Insurance (Collection of Contributions, Soldiers), Regulations, 1913.

Interpretation. 2.—(1) In these Regulations, unless the context otherwise requires :—

The expression "the Act" means the National Insurance Act, 1911 :

The expression "The Joint Committee" means the Joint Committee of the several bodies of Commissioners appointed for the purposes of Part I. of the Act :

The expression "The Commissioners" means in relation to a soldier who by virtue of subsection (4) (iii) of Section 46 of the Act is deemed to reside in England the Insurance Commissioners, in relation to a soldier who is so deemed to reside in Scotland the Scottish Insurance Commissioners, in relation to a soldier who is so deemed to reside in Ireland the Irish Insurance Commissioners, and in relation to a soldier who is so deemed to reside in Wales the Welsh Insurance Commissioners :

The expression "Society" means any Approved Society, and includes a branch of an Approved Society :

The expression "card" means a contribution card issued in accordance with these Regulations :

The expression "stamp" means a stamp issued under and for the purposes of Part I. of the Act :

The expression "period of currency" means in relation to any card the period during which that card is available for the purpose of recording the payment of contributions :

The expression "proper officer" means the person appointed by the Army Council to act as the proper officer for the purposes of these Regulations.

(2) The Interpretation Act, 1889, applies to the interpretation of these Regulations as it applies to the interpretation of an Act of Parliament.

Method of payment of contributions.

3. If the Army Council, with the approval of the Joint Committee, decide to record the payment of contributions in the case of soldiers by means of stamps affixed to cards, and to issue a card to every soldier in respect of whom contributions are made, then the following provisions shall have effect as to the custody, production and delivery up of the cards so issued:—

(1) Every soldier to whom a card is issued shall inscribe thereon his name and such other particulars as the Army Council may require, and shall return the card so inscribed to the proper officer on or before the next pay day.

(2) Upon making any claim for benefit a soldier shall, if so required, produce his card to the Society of which he is a member, or in the case of a member of the Navy and Army Insurance Fund, to the Commissioners, or to the Insurance Committee.

(3) Every soldier who is a member of a Society shall surrender his card to his Society, and every soldier who is not a member of a Society shall surrender his card to the Commissioners at the times following, so far as applicable in his case, that is to say:—

(i) If he is not a member of a Society, upon joining a Society;

(ii) If he is a member of a Society—

(*a*) upon transferring to another Society; and

(*b*) upon ceasing to be a member of the Society otherwise than by transfer to another Society;

(iii) Whether he is or is not a member of a Society—

(*a*) upon discharge from the Army or transfer to the Army Reserve;

(*b*) upon the card becoming defaced in any manner not authorised by these Regulations;

(*c*) upon ceasing to be liable to deductions from pay on completion of the term of his first engagement;

(*d*) within fourteen days after the expiration of the period of currency:

Provided that a soldier as respects whom the time allowed under the Act for joining a Society has not expired at the date when the period of currency of the card expires shall not be required to surrender his card before the fourteenth day after the expiration of the period of currency of cards issued for the period within which he joins a Society or becomes insured in the Navy and Army Insurance Fund, as the case may be.

Payment of Arrears.

Provisions as to arrears cards and payment of arrears.

4.—(1) Any soldier desirous of paying any arrears of contributions which he is entitled to pay may apply to the Society of which he is a member or, if he is a member of the Navy and Army Insurance Fund to the Commissioners, for an arrears card, and the Society or Commissioners, as the case may be, shall inscribe thereon such particulars as may from time to time be required by the Commissioners, and shall on any such application issue accordingly a card so inscribed.

(2) A soldier to whom an arrears card is issued may affix to the card so issued stamps in payment of any weekly contributions payable by him which are in arrear.

(3) Every soldier affixing a stamp to an arrears card shall immediately cancel it by writing the date in ink across the face of the stamp.

(4) Every soldier who has affixed any stamp to an arrears card shall surrender the card to the Society of which he is a member, or in the case of a member of the Navy and Army Insurance Fund to the Commissioners, not later than the proper date for surrendering contribution cards current at the time when the stamp is affixed.

(5) Arrears shall be deemed to have been paid at the time of the surrender of the arrears card bearing the appropriate stamps to the Society, or to the Commissioners, as the case may be.

Miscellaneous.

Issue of cards.

5.—(1) The Commissioners may supply to the Army Council cards for the purposes of these Regulations, and any cards so supplied shall be in the form set out in the Schedule to these Regulations, or in such form substantially to the like effect as may from time to time be agreed between the Army Council and the Commissioners, and, if issued, shall be issued to soldiers without charge.

(2) All directions and instructions appearing upon the cards issued by the Commissioners in accordance with these Regulations shall be deemed to be incorporated in these Regulations.

Miscellaneous provisions as to cards.

6.—(1) No person shall assign or charge or agree to assign or charge any card and any sale, transfer, or assignment of, or any charge on, any card shall be void and of no effect.

(2) Every soldier surrendering a card shall sign the card.

(3) Upon the death or desertion of any soldier, any person having possession or thereafter obtaining possession of his card shall as soon as may be deliver the same to the Society of which he was a member or to the Commissioners.

(4) Any person having in his possession the card of a soldier shall produce it at any reasonable time when required by an

inspector or other officer appointed under the Act, or duly authorised to act in the execution of the Act.

8. Where any soldier is unable on account of absence from the United Kingdom to perform any act required by these Regulations to be done either forthwith or on the happening of a certain event or within a specified time he shall be deemed to have complied with these Regulations if he performs the act as soon as is reasonably possible after the happening of the event or the expiration of the specified time. Saving for Soldiers out of the United Kingdom.

April 15th, 1913.

SCHEDULE.

FORM OF CARD.

ARMY CARD.

CLASS B. **To , 191 .**

NATIONAL HEALTH INSURANCE.

Contribution Card.

Quarter.

OWNERSHIP OF CARD.

This Card is the property of the Insurance Commissioners.

If the Contributor is a member of an Approved Society the Card, when completed, must be forwarded to that Society; if he is insured in the Navy and Army Insurance Fund, it must be sent to the Insurance Commissioners, London, S.W., not later than

, 191 .

No allowance will be made for any stamps on this Card unless and until the Card has been forwarded as provided above.

The Contributor must sign in the space before the Card is sent to his Society or to the Insurance Commissioners.

Signature or Mark of Contributor _____

Witness to the Mark _____

* { Discharged or transferred to Army Reserve on _____ 191—
{ Postal Address on Discharge _____

(*These particulars will only be filled in on leaving the Colours.)

If a Card is accidentally defaced or destroyed while in the hands of the Contributor a new Card will be issued for the

current period. Any defaced Card should be attached to the new one, which must, at the end of the period, be disposed of as directed above.

LOST CARD.

Any person finding this Card, unless he can at once return it to the Contributor, should drop it into a Post Office Letter Box.

No. in Society.	NAME OF SOCIETY OR FUND.

Army No. _____ Rank _____

Surname _____

Christian Names _____

Regiment _____

Thirteen Weeks ending , 191 .

A National Health Insurance Stamp or Stamps for the number of contributions due must be affixed below. **No other Stamps may be used.** Every Stamp must be cancelled at the time of affixing by writing in ink, or stamping with a metallic die with black indelible ink or composition, the date across the face of the Stamp.

Quarter ending , 191 .		Week commencing Monday, , 191 .	Week commencing Monday, , 191 .	Week commencing Monday, , 191 .
Week commencing Monday, , 191 .	Week commencing Monday, , 191 .	Week commencing Monday, , 191 .	Week commencing Monday, , 191 .	Week commencing Monday, , 191 .
Week commencing Monday, , 191 .	Week commencing Monday, , 191 .	Week commencing Monday, , 191 .	Week commencing Monday, , 191 .	Week commencing Monday, , 191 .

In accordance with Section 13 of the Stamp Duties Management Act, 1891, any person who fraudulently removes any Stamp from this Card, or makes use of any Stamp removed from another Card, is guilty of felony.

If a Contribution is not due for any week, the words "No Pay" will be inserted in the space for that week with the addition of the words "In Hospital" when this is the case, and the Officer Commanding will sign here in evidence that the entry is correct.

Officer Commanding.

INSTRUCTIONS.

(1) A Weekly Contribution is payable by the Army Council for each week (commencing Monday) in respect of which or any part of which pay is drawn, but only one contribution is payable in respect of each week.

(2) The rate of Contribution for serving soldiers is **3d.** per week, divided as follows:—

Payable by the Army Council	1½d. per week.
Payable on behalf of and recoverable from the soldier	1½d. per week.

(3) When a Contributor is transferred to another Unit during the currency of this Card, the new Unit and the date of transfer should be shown below:—

Unit _____

Date of transfer _____ 191 .

and the Card forwarded to the Officer Commanding the new Unit.

(4) The Cards of men who desert or die whilst serving will be stamped for the period for which pay is charged, and forwarded to the Insurance Commissioners with a note showing the date of desertion or death.

(5) On discharge or transfer to the Army Reserve the Card will be stamped to include the week in which the discharge or transfer takes place, and should be forwarded to the Society of which the Contributor is a member or, if he is not a member of a Society, to the Insurance Commissioners, London, S.W.

(6) **Stamps must not be affixed to this Card in payment of Contributions due for any period after the date of discharge or transfer to the Army Reserve.**

(7) In the event of the Contributor obtaining employment after discharge or transfer to the Army Reserve, he must obtain an ordinary Employed Contributor's Card from his Approved Society. If he is not a member of an Approved Society a Card will be sent to him by the Insurance Commissioners.

(8) Except as herein provided, no mark of any kind may be made on this Card, nor may anything be affixed to it by the Contributor or any other person.

(9) No person may assign or charge, or agree to assign or charge any Card, and any sale, transfer or assignment of, or charge on, any Card is void and of no effect.

APPENDIX II.—29.

TIME WITHIN WHICH A RE-ENGAGED SEAMAN, MARINE OR SOLDIER MAY ELECT TO HAVE DEDUCTIONS MADE FROM HIS PAY, AND WITHIN WHICH A DISCHARGED SEAMAN, MARINE OR SOLDIER MAY BECOME A MEMBER OF AN APPROVED SOCIETY OR APPLY FOR RE-ADMISSION TO THE NAVY AND ARMY INSURANCE FUND.

S. 46 (1) and (3) (*g*) and (*h*).

1.—(1) These Regulations may be cited as the National Health Insurance (Naval and Military Forces) (Time Limits) Regulations, 1912.

(2) The Interpretation Act, 1889, applies to the interpretation of these Regulations as it applies to the interpretation of an Act of Parliament.

(3) In these Regulations unless the context otherwise requires:—

The expression "the Act" means the National Insurance Act, 1911;

The expression "at home" means, in the case of a seaman or marine, on a home station, and in the case of a soldier, in the United Kingdom; and

The expression "date of re-engagement" means the date on which the period of service under the re-engagement for pension commences.

(4) Nothing in these Regulations shall apply to any of the persons to whom the provisions of Section 46 of the Act apply by virtue of sub-section (7) of that section.

2. For the purposes of subsection (1) Section 46 of the Act, the time within which a seaman, marine or soldier who has completed the period of his first engagement and has re-engaged for pension may elect to have deductions made from his pay shall be—

(*a*) In the case of a man who so re-engages on or after the 15th day of January, 1913, any time up to and including the first day on which he receives pay after the date of his re-engagement:

(*b*) In the case of a man who has so re-engaged before the commencement of the Act,—

(i) if serving at home at the date of his re-engagement, any time before the 30th day of September, 1912;

(ii) if not serving at home at the date of his re-engagement, any time before the 15th day of January, 1913:

(*c*) In the case of a man who so re-engages after the commencement of the Act and before the 15th day of January, 1913:

(i) if serving at home at the date of his re-engagement, any time within one month from the date of his re-engagement or any time before the 15th day of January, 1913, whichever period is the shorter:

(ii) if not serving at home at the date of his re-engagement, any time before the 15th day of January, 1913.

3. For the purpose of paragraph (*g*) of subsection (3) of Section 46 of the Act, the time within which a seaman, marine, or soldier may become a member of an Approved Society shall be—

(*a*) In the case of a man who is discharged in the United Kingdom, any time within three months of his discharge; and

(*b*) In the case of a man who is discharged outside the United Kingdom, any time within six months of his discharge.

4. For the purpose of paragraph (*h*) of subsection (3) of Section 46 of the Act the time within which an application under that paragraph may be made to the Commissioners shall, in the case of a man who is discharged outside the United Kingdom, be any time within six months of his discharge, and, in the case of any man who is discharged medically unfit within the United Kingdom at any time between the 15th day of July, 1912, and the 13th day of October, 1912, be any time before the 15th day of January, 1913.

September 9th, 1912, *as amended January 14th*, 1913.

APPENDIX II.—30.

TIME WITHIN WHICH A SEAMAN, MARINE, OR SOLDIER SERVING AT THE COMMENCEMENT OF THE SAID ACT MAY BECOME A MEMBER OF AN APPROVED SOCIETY.

S. 46 (2) (*b*)

1.—(1) These Regulations may be cited as the National Health Insurance (Naval and Military Forces) (Time Limits) Regulations, 1913.

(2) The Interpretation Act, 1889, applies to the interpretation of these Regulations as it applies to the interpretation of an Act of Parliament.

(3) In these Regulations unless the context otherwise requires—

The expression "the Act" means the National Insurance Act, 1911;

The expression "abroad" means, in the case of a seaman or marine, on a foreign station, and, in the case of a soldier, outside the United Kingdom.

(4) Nothing in these Regulations shall apply to any of the persons to whom the provisions of Section 46 of the Act apply by virtue of subsection (7) of that section.

2. For the purposes of paragraph (*b*) of subsection (2) of Section 46 of the Act the time within which a seaman, marine, or soldier serving at the commencement of the Act may become a member of an Approved Society shall, in the case of a man who was serving abroad on the 15th day of December, 1912, be any time before the 1st day of July, 1913:

Provided that if any such seaman, marine, or soldier, makes a claim for benefit under the Act at any time between the 14th day of January and the 1st day of July, 1913, the time expiring on the day immediately preceding the day on which the claim is made shall be deemed to have been the time allowed in his case for joining an Approved Society instead of the time which would otherwise have been allowed under these Regulations.

January 16th, 1913.

APPENDIX II.—31.

MANNER OF CALCULATING THE AMOUNT OF THE ANNUAL PARLIAMENTARY GRANT TO BE PAID TO THE NAVY AND ARMY INSURANCE FUND.

S. 46 (3) (*b*).

1. These Regulations may be cited as the National Health Insurance (Navy and Army) Regulations, 1913.

2.—(1) In these Regulations the expression "the Act" means the National Insurance Act, 1911.

(2) The Interpretation Act, 1889, applies to the interpretation of these Regulations as it applies to the interpretation of an Act of Parliament.

3.—(1) For the purposes of paragraph (*b*) of subsection (3) of Section 46 of the Act, the amount which would have been payable in any year in respect of medical, sanatorium, sickness, and disablement benefits (including expenses of administration) as mentioned in that paragraph shall be calculated as follows:—

(i) There shall be first ascertained, as respects each of the groups of ages specified in column (1) of the Table in the Schedule to these Regulations, the number of men, whose ages fall within that group, being men from whose pay deductions were being, or were required to be, made under Section 46 of the Act,

(*a*) who, in the case of seamen and marines, are certified by the Admiralty to have been serving on the 31st day of December in the year preceding the year in respect of which the calculation is made (in these Regulations called the "preceding year"), and, in the case of soldiers, are certified by the Army Council to have been serving on the 1st day of October in the preceding year; and

(*b*) who, in the case of seamen and marines, are certified by the Admiralty to have been serving on the 31st day of December in the year in respect of which the calculation is made (in these Regulations called "the year of calculation"), and, in the case of soldiers, are certified by the Army Council to have been serving on the 1st day of October in the year of calculation;

(ii) There shall be added to a number equal to half the aggregate number so ascertained of seamen and marines in the preceding year and the year of calculation,

(*a*) for the purpose of this calculation in respect of the year 1913, a number equal to the number so ascertained of soldiers in that year; and

(*b*) for the purpose of this calculation in any other year, a number equal to the aggregate of one-quarter of the number so ascertained of soldiers in the preceding year and three-quarters of the number so ascertained of soldiers in the year of calculation;

(iii) The total number of men ascertained as aforesaid whose ages fall within each group shall be multiplied by

the amount set out in the said Table appropriate to that group of ages and to the year in respect of which the calculation is made, and the aggregate of the amounts so ascertained shall be deemed to be the amount which would have been payable in that year in respect of medical, sanatorium, sickness, and disablement benefits (including expenses of administration) if all seamen, marines, and soldiers from whose pay deductions were made under the said Section 46 had been members of Approved Societies and entitled to such benefits as Employed Contributors.

(2) The foregoing provisions shall not apply for the purpose of calculating the amount which would have been payable in the year ending the 31st day of December, 1912, as mentioned in the said paragraph (*b*) of subsection (3) of Section 46 of the Act, and the said amount so payable shall be deemed to be an amount equal to the sum of two shillings and a penny in respect of every seaman and marine who is certified by the Admiralty to have been serving on the 30th day of September, 1912, and of every soldier who is certified by the Army Council to have been serving on the 1st day of October, 1912, being a seaman, marine, or soldier, as the case may be, from whose pay deductions were being, or were required to be, made under Section 46 of the Act.

January 25th, 1913.

SCHEDULE.

Table.

Age attained.	Amounts appropriate to Groups of Ages and Years.		
	1913.	1914.	1915 and subsequent years.
	£ s. d.	£ s. d.	£ s. d.
16 and under 21... ...	0 16 1	0 16 4	0 16 6
21 ,, ,, 30... ...	0 18 0	0 18 6	0 18 11
30 ,, ,, 35... ...	0 18 5	0 19 2	0 19 11
35 ,, ,, 40... ...	0 19 4	1 0 3	1 1 6
40 ,, ,, 45... ...	1 0 7	1 1 10	1 3 9
45 ,, ,, 50... ...	1 2 3	1 3 9	1 6 10
50 and over	1 5 0	1 7 5	1 12 6

APPENDIX II.—32.

ADMINISTRATION OF BENEFITS PROVIDED OUT OF THE NAVY AND ARMY INSURANCE FUND FOR DISCHARGED SEAMEN, MARINES, AND SOLDIERS.

S. 46 (3) (*h*).

Short title.

1. These Regulations may be cited as the National Health Insurance (Navy and Army Fund) Regulations, 1913.

Interpretation.

2.—(1) In these Regulations, unless the context otherwise requires:—

The expression "the Act" means the National Insurance Act, 1911:

The expression "the Commissioners" means the Insurance Commissioners:

The expression "the Fund" means the Navy and Army Insurance Fund:

The expressions "Member" or "Member of the Fund" mean any person entitled to benefits payable out of the Fund under paragraph (*h*) of subsection (3) of Section 46 of the Act.

(2) The Interpretation Act, 1889, applies to the interpretation of these Regulations as it applies to the interpretation of an Act of Parliament.

Administration of benefits.

3.—(1) The benefits to which a discharged seaman, marine, or soldier is entitled under paragraph (*h*) of subsection (3) of Section 46 of the Act shall be administered by the Commissioners either through the Insurance Committee constituted for the area in which the person entitled to benefit is for the time being resident, or, if the Commissioners so determine in any particular case, directly.

(2) Such sum as the Commissioners may determine shall in each year be payable in respect of each member of the Fund in whose case benefits are administered through an Insurance Committee towards the expenses incurred by that Insurance Committee in the administration of benefits under these Regulations, and that sum shall be paid or credited accordingly at such time and in such manner as the Commissioners may determine.

Advisory Committee.

4.—(1) For the purpose of advising the Commissioners as to the administration of benefits payable out of the Fund and as to the admission to benefit of seamen, marines, and soldiers who in pursuance of the provisions of paragraph (*h*) of subsection (3) of Section 46 of the Act make an application to the Commissioners in that behalf, there shall be constituted an

Advisory Committee (hereinafter called "the Advisory Committee") consisting of four members, of whom one shall be appointed by the Commissioners, one by the Admiralty, one by the Army Council, and one by the Secretary of State for India.

(2) The Commissioners may appoint such person as they think fit to be Secretary to the Advisory Committee.

Application for admission to benefit.

5.—(1) An application to the Commissioners under paragraph (*h*) of subsection (3) of Section 46 of the Act shall be in the Form set out in the First Schedule to these Regulations, or in such other form as the Commissioners may from time to time determine.

(2) The Commissioners shall, as soon as may be, inform the applicant in writing that his application has been granted or refused, as the case may be.

Power of Commissioners to determine questions.

6. If any question arises in connection with the administration of the benefits payable out of the Fund or otherwise under these Regulations, the question shall be determined by the Commissioners after consultation with the Advisory Committee.

Instructions for information of members of the Fund.

7. It shall be lawful for the Commissioners, after consultation with the Advisory Committee, to issue in such form as they think fit instructions with regard to the benefits payable out of the Fund and the administration thereof for the information of members of the Fund and of discharged seamen, marines, and soldiers entitled to become members of the Fund, and any instructions so issued shall be brought to the notice of members of the Fund, and of seamen, marines, and soldiers entitled to become members of the Fund, in such manner as the Commissioners think fit.

Application of certain provisions of the Act to Navy and Army Fund.

8.—(1) For the purposes of the provisions of the Act specified in the Second Schedule to these Regulations, the Fund shall be deemed to be an Approved Society and members of the Fund members of an Approved Society.

(2) For the purposes of the provisions of the Act specified in the Third Schedule to these Regulations, the powers or duties to be exercised or performed under those provisions by Approved Societies or Insurance Committees shall be exercised or performed by the Commissioners, and references in those provisions to an Approved Society or Insurance Committee shall be construed as references to the Commissioners.

Provisions as to Insurance Books, contribution cards, &c.

9.—(1) The Commissioners shall, either directly or through the Insurance Committee, issue to every member on his becoming a member an insurance book in the form set out in the Fourth Schedule to these Regulations, or in such other form as the Commissioners may from time to time determine.

(2) Every member shall at such times as may be required by the Commissioners, deposit with the Accountant-General of the Commissioners his contribution card or other sufficient receipt for all contributions paid by or in respect of him during the preceding period specified by the Commissioners and produce when required his insurance book to the Commissioners or to any person authorised by the Commissioners to require the production of it.

(3) Where a member of the Fund surrenders his card or deposits his insurance book to or with the Insurance Committee, the Insurance Committee shall whenever so required by the Commissioners transmit the card or book to the Commissioners.

(4) Any member who, at any time when he is required under these Regulations to produce, surrender or deposit any card or book, produces, surrenders or deposits more than one card or book, shall be liable to a fine not exceeding one shilling for each offence.

(5) If a member who is an employed contributor has reason to believe that the contributions payable in respect of him are not being paid he shall report the matter to the Commissioners forthwith.

(6) Subject to the provisions of these Regulations the National Health Insurance (Collection of Contributions) Regulations shall apply to every member of the Fund as if he were a deposit contributor.

Sickness and Disablement Benefits.

10.—(1) An illness shall not be deemed to commence unless the member is rendered incapable of work by some specific disease or by bodily or mental disablement, or to continue after the member becomes capable of work.

(2) In the case of illness commencing before a member is qualified for benefit and continuing after he is so qualified, benefits shall become payable so soon as he is so qualified.

(3) A member shall, as soon as possible after the commencement of an illness, and whether he is entitled to claim benefit in respect of the illness or not, send notice of the illness to the Insurance Committee, on a form to be obtained from the Committee, and shall not be entitled to sickness benefit until he has sent to the Committee a declaration of incapacity for work in a form to be obtained from the Committee, and a medical certificate or other sufficient evidence of incapacity and the cause thereof.

(4) A member in receipt of sickness or disablement benefit shall in like manner as soon as he becomes capable of work and before he returns to work send to the Insurance Committee a statement in such form as the Commissioners direct.

(5) A member in receipt of sickness or disablement benefit—

(*a*) shall obey the instructions of the doctor attending him;

(*b*) shall not be absent from home between the hours of 8 p.m. and 8 a.m. from 1st April to 30th September, and 5 p.m. and 9 a.m. from March 31st to October 1st, and shall not, except with the consent of and subject to such conditions as may be imposed by the Insurance Committee, be absent at any time without leaving word where he may be found;

(*c*) shall not leave the locality where he resides without the consent of the Insurance Committee;

(*d*) shall not be guilty of conduct which is likely to retard his recovery.

(6) On the Commissioners being satisfied that a member is entitled to sickness or disablement benefit the amount of benefit to which he is entitled shall be paid in such manner as the Commissioners may determine.

(7) A member while in receipt of sickness or disablement benefit shall send to the Insurance Committee once in each week, or at such longer intervals as the Commissioners may fix, a medical certificate or other sufficient evidence of incapacity for work, stating the cause of the incapacity and may be required to submit to a medical examination by a medical practitioner appointed by the committee for the purpose.

(8) The Insurance Committee shall forthwith transmit to the Commissioners all notices, certificates and forms received under this Regulation from members, together with such report thereon as the committee may deem proper or as the Commissioners may from time to time require.

(9) In cases where benefits are administered directly by the Commissioners paragraphs (3), (4), (5), and (7) of this Regulation shall have effect as if the word "Commissioners" were therein substituted for the words "Insurance Committee."

Compensation Claims.

11. In the application of Section 11 of the Act to members of the Fund the following provisions shall have effect:—

(1) For the purposes of subsection (1) (*b*) of the said section, the weekly value of any lump sum shall be determined by the Commissioners, whose determination shall be final.

(2) In subsections (2) and (3) of the said section the word "Commissioners" shall be substituted for the words "society or committee."

(3) If a member has received or recovered, or has made any agreement in respect of, any such compensation or damages as are mentioned in Section 11 of the Act, he shall within three days after receiving or recovering compensation or damages or after entering into the agreement, as the case may be, give notice in

writing to the Commissioners, setting out the amount of the compensation or damages.

Maternity Benefit.

12.—(1) A member shall give notice to the Insurance Committee of the confinement of his wife within ten days after it has taken place, and shall also, if required, produce a copy of his marriage certificate, or such other satisfactory evidence of the marriage as may be required, together with a certificate signed by the doctor or midwife by whom the mother was attended, or a copy of the birth certificate of the child.

(2) The Insurance Committee may with the approval of the Commissioners appoint women visitors to visit women in respect of whom maternity benefit is payable, but no male visitor shall be appointed for the purpose.

Withdrawal.

13. A member may at any time withdraw from membership of the Fund by giving seven days' notice in writing to the Commissioners, and any member who gives such a notice shall on the expiration of the current quarter cease to be entitled to benefits out of the Fund.

Any notice given under the foregoing provision shall state the name of the Approved Society, if any, to which the member proposes to transfer.

Offences and penalties.

14.—(1) The Commissioners after consultation with the Advisory Committee may suspend for such period as they think fit from the right to receive benefits out of the Fund any member on any of the following grounds:—

(*a*) Wilful and material mis-statement or concealment of fact on his application for membership:

(*b*) Repeated or deliberate breach of any of these Regulations:

(*c*) Conviction for any indictable offence:

(*d*) Immoral or discreditable conduct:

Provided that before any member is so suspended, he shall be furnished by the Commissioners with a statement in writing of the grounds on which it is proposed to suspend him, and shall have the right to appear in his own defence before a meeting of the Advisory Committee, of which meeting he shall have seven days' notice.

(2) The Commissioners may suspend a member who is rendered incapable of work by any disease or disablement caused by his own misconduct from sickness and disablement benefits, for any period not exceeding one year, but such suspension shall not affect the right of that member to any of the other benefits provided by the Act.

(3) A member who—

(*a*) returns to work without sending to the Insurance Committee or the Commissioners, as the case may be, the statement required to be sent by him under paragraph (4) of Regulation 10 of these Regulations; or

(*b*) makes any false declaration as to incapacity for work; or

(*c*) attempts by any means inproperly to procure a payment to be made to him out of the Fund; or

(*d*) commits a breach of any of these Regulations for which no penalty is in this Regulation hereinbefore assigned;

shall in respect of each offence be liable on proof of the offence to the Commissioners to be suspended from benefits for a period not exceeding one year and to be fined a sum not exceeding ten shillings or, in case of a second or any subsequent offence, twenty shillings.

(4) A member who has been fined and has failed to pay the fine within four weeks, shall be suspended from all benefits until the fine is paid, or until the expiration of one year from the infliction of the fine, whichever first happens.

If after two warnings in writing sent to him at intervals of at least one month the fine is not paid before the end of one year, he shall be deemed guilty of a repeated or deliberate breach of this Regulation and shall be liable accordingly.

February 22nd, 1913.

SCHEDULES.

First Schedule.

National Insurance Act, 1911.

Form of Application for Admission to Benefits out of the Navy and Army Insurance Fund.

To the Insurance Commissioners.

I (*names in full*) _____

of (*home address in full*) _____

pursuant to paragraph (*h*) of subsection (3) of Section 46 of the National Insurance Act, 1911, hereby state that I desire to become entitled to benefits out of the Navy and Army Insurance Fund in accordance with the said Act, and I apply to the Insurance Commissioners accordingly and authorise them to claim all contributions paid in respect of me under the Act.

I agree to be bound by all rules of the fund lawfully applicable to me, and I hereby declare that my answers to the following questions are true to the best of my knowledge and belief.

Question.	Answer.
1. Date of Birth	
2. Particulars of Navy or Army Service :— (1) Official or Regimental No. and Rating or Rank ... (2) Ship or Regiment in which last serving ... ... (3) Date and Place of Discharge or transfer to Reserve ...	
3. Have you been invalided from the Service? If so, state cause of invaliding ... ... (Any certificate issued to you should be forwarded with this application.)	
4. Have you applied to an Approved Society for membership? If so, state :— (1) Title of Society or Branch of Society and name and address of the Secretary... (2) Date of application ... ... (3) Cause of rejection ... ... (If you have received any letter or certificate from the Society it should be enclosed.)	
5. What is your exact occupation, if any?	
6. Are you married?	

All these, my answers, are true.

(*Signature* _____

Dated

SECOND SCHEDULE.

PROVISIONS OF THE ACT FOR THE PURPOSES OF WHICH THE FUND IS TO BE DEEMED TO BE AN APPROVED SOCIETY AND MEMBERS OF THE FUND MEMBERS OF AN APPROVED SOCIETY.

Section.	Marginal note.	Whether for purposes of whole, or what part of section.
6	Change from voluntary rate to employed rate and *vice versâ*.	The whole section.
8	Benefits	Sub-section (9).
9	Reduced rates of benefit in certain cases.	Sub-section (1) proviso. Sub-section (4) "or pays to the Insurance Commissioners to be credited to the Society."
10	Reduced rates of benefits where contributions are in arrear.	Sub-section (1). Sub-section (6).
12	Provisions in the case of contributors who are inmates of hospitals, &c.	Sub-section (2) (*c*).
20	Reinsurance for the purposes of maternity benefit.	The whole section.
32	Transfers to foreign and colonial societies.	The whole section.
34	Prohibition against double insurance.	The whole section.
43	Transfer from approved society to deposit insurance and *vice versâ*.	Sub-section (1), the first paragraph, "ceases to be a member of that Society."
47	Special provisions where employer liable to pay wages during sickness.	Sub-section (4) (*d*). Sub-section (6) proviso.
48	Special provisions as to the mercantile marine.	Sub-section (2), proviso (*b*).
51	Special provisions as to inmates of charitable homes, &c.	Sub-section (1), proviso (*b*). Sub-section (2).
70	Civil proceedings against employer for neglecting to pay contributions.	The whole section.
71	Repayment of benefits improperly paid.	The whole section.
74	Provisions as to minors who are members of approved societies.	The whole section.
79	Interpretation	Fourth paragraph beginning "A person whose normal occupation." Fifth paragraph beginning "The suspension." Sixth paragraph beginning "Membership of."
80	Application to Scotland	Sub-section (10).
81	Application to Ireland ...	Sub-sections (7) and (10).

THIRD SCHEDULE.

PROVISIONS OF THE ACT IN WHICH REFERENCES TO AN APPROVED SOCIETY OR INSURANCE COMMITTEE ARE TO BE CONSTRUED AS REFERENCES TO THE COMMISSIONERS.

Section.	Marginal Note.	Reference.
8	Benefits	Sub-section (4) proviso: "if with the consent of the society or committee by which the benefit is administered . . . . the society or committee may allow him . . . ."
9	Reduced rates of benefits in certain cases.	Sub-section (1) proviso: "the society shall dispense with such reduction."
		Sub-section (2) "as the society or committee administering the benefit with the consent of the Insurance Commissioners determines . . . . provision shall be made by the society or committee . . . ."
10	Reduced rates of benefits where contributions are in arrear.	Sub-section (6) "Any approved society may . . . ."
12	Provisions in the case of contributors who are inmates of hospitals, &c.	Sub-section (2) (*a*) "society or committee by which the benefit is administered."
		Sub-section (2) (*c*) "between the society or committee."
		Sub-section (2) proviso (i) "if the society or committee thinks fit."
18	Administration of maternity benefit.	"In any other case the benefit . . . . shall be administered . . . . . by the approved society of which he is a member, or if he is not a member of any such society by the Insurance Committee."
21	Power to subscribe to hospitals, &c.	"It shall be lawful for an approved society or Insurance Committee"
47	Special provisions where employer liable to pay wages during sickness.	Sub-section (6) proviso: "if the society of which he is a member consents . . . . . as the society may appoint."
79	Interpretation	Third paragraph: The expression "dependants . . . . . includes such persons as the approved society or the Insurance Committee shall ascertain, ..."
		Fourth paragraph: "unless the approved society of which he is a member, or if he is not a member of such a society, the Insurance Committee . . . . ."

FOURTH SCHEDULE.

FORM OF INSURANCE BOOK.

NAVY AND ARMY INSURANCE FUND.

NATIONAL HEALTH INSURANCE.

Employed Contributor.

Number__ ____ ____ ____

Insurance Committee_____

All letters, &c., to the Commissioners should be addressed as follows :—

O. H. M. S.

The Secretary,

National Health Insurance Commission,

Buckingham Gate,

London, S.W.

"NAVY & ARMY."

INSURANCE BOOK.

Any person finding this book, unless he can at once return it to the person named within, should drop it into a Post Office Letter Box.

ADDRESSES.

Whenever the Contributor changes his address, his new address and the date of the change must be written in the next blank space in the columns provided below. (The right-hand spaces are for the address of the Insurance Committee.) He

should notify the Insurance Commissioners of the change within 7 days.

Date of Change.	Address of Contributor.	Address of Insurance Committee (not to be filled in by the Contributor.)

This book must be sent to the Insurance Commissioners, London, with the Contribution Card at the end of each quarter.

If a claim for benefit is made, this book must be sent to the Insurance Committee (see above address) at the time of making the claim.

NAVY AND ARMY INSURANCE FUND.

NATIONAL HEALTH INSURANCE.

*Surname*_____

*Christian Names (in full)*_____

*Address*_____

Any change of address should be shown in the space provided on the inside of the cover.

*Occupation*_____

The Contributor must sign his name here immediately on receiving this book. .....

TABLE OF WEEKLY CONTRIBUTIONS.

EMPLOYED CONTRIBUTORS.

Wages, etc.	Value of Stamp to be affixed by Employer.		Amount recoverable from Contributor.	
	Great Britain.	Ireland.	Great Britain.	Ireland.
Where the Contributor receives wages or other money payments:—	*d.*	*d.*	*d.*	*d.*
If he is under 21—whatever the rate of remuneration.	7	5½	4	3
If he is 21 *or upwards*—				
(1) where board and lodging are provided *or* rate of remuneration exceeds 2*s.* 6*d.* a working day.	7	5½	4	3
(2) where board and lodging are not provided *and*				
(i) rate of remuneration exceeds 2*s.*, but does not exceeds 2*s.* 6*d.* a working day.	7	5½	3	2
(ii) rate of remuneration exceeds 1*s.* 6*d.*, but does not exceed 2*s.* a working day.	6	4½	1	½
(iii) rate of remuneration does not exceed 1*s.* 6*d.* a working day.	6	4½	0	0
N.B.—*For the contributions payable where the contributor receives NO wages or other money payments see page* 698.				

In certain classes of employment and in certain localities where it is usual for the contributor to receive full remuneration during sickness, an arrangement may be made by Order of the Commissioners whereby the rate of joint contribution is replaced by 2*d.* per week, 1*d.* being taken off the contributor's contribution, and 1*d.* off the employer's contribution. In Ireland, where the rate of contributions payable by the contributor is ½*d.* per week, ½*d.* is taken off the contributor's contribution and 1½*d.* off the employer's contribution.

A reduction in the employed rate is also made in the case of contributors who are employed in the Mercantile Marine on foreign-going ships.

No entry is to be made on this page by the Contributor.

NATIONAL HEALTH INSURANCE.

Date of Entry into Insurance. .....191... Age at next birthday after entry. .....

Date of Discharge from the Navy, Royal Marines or Army.	RECORD OF CONTRIBUTIONS, ETC.	No. of Weeks.
.....191	No. of weekly payments during service in the Navy, Royal Marines or Army.	.....
	Arrears paid in respect of period of service.....	.....
Quarter ended 1912 13th October.	Contributions paid	.....
1913 12th January.	Contributions paid	.....
	Arrears paid in respect of previous Quarter.....	.....
13th April	Contributions paid	.....
	Arrears paid in respect of previous Quarters. ..	.....
13th July.	Contributions paid	.....
	Arrears paid in respect of previous Quarters.	.....
12th October.	Contributions paid	.....
	No. of Weeks' Sickness.....	
	No. of Weeks' Arrears.	
	Arrears paid in respect of previous Quarters....	.....
	TOTAL No. of Weeks' Contributions and Arrears paid, carried forward to next Book.	

No entry is to be made on this page by the Contributor.

NATIONAL HEALTH INSURANCE.

No. _____

BENEFITS { Ordinary Rate of Sickness Benefit. _____ a week.

Initials.

NOTE.—A man admitted to membership of the Navy and Army Insurance Fund after discharge as an employed Contributor becomes entitled to—

(1) SANATORIUM BENEFIT:—From the date of discharge.

(2) MEDICAL BENEFIT:—From the date of discharge.

(3) SICKNESS AND MATERNITY BENEFIT:—So soon as 26 weeks have elapsed since first entry into Insurance, and 26 weekly Contributions have been paid by or in respect of him.

(4) DISABLEMENT BENEFIT:—So soon as 104 weeks have elapsed since first entry into Insurance, and 104 weekly Contributions have been paid by or in respect of him.

N.B.—*An insured person in Ireland is not entitled to Medical Benefit.*	Duration. Wks.	Days.	Amount. £	s.	d.
Sickness Benefit					
Maternity Benefit					
..... Benefit.....					
Sickness Benefit					
Maternity Benefit					
..... Benefit.....					
Sickness Benefit					
Maternity Benefit					
..... Benefit					
	—	—	—	—	—

No entry is to be made on this page by the Contributor.

NATIONAL HEALTH INSURANCE.

PAYMENT OF ARREARS.				RECORD OF SICKNESS BENEFIT.		
DATE.	AMOUNT.		Initials.	SICKNESS BENEFIT.		Initials.
	s.	*d.*		Began.	Ended.	

GENERAL INFORMATION.

INSURANCE BOOKS.

This book will contain a record of the contributions paid in respect of the insured person (called the contributor), of the arrears due from and paid by him, and of the benefits which he has received under the Act. Great care should therefore be taken to guard against its loss.

The book must be produced by the contributor—

(*a*) to the Insurance Commissioners, or any person authorised by the Commissioners, upon surrendering his contribution card or at any other time upon request; and

(*b*) to the Insurance Committee upon making any claim for benefit.

It will be returned within 21 days after deposit, or at the end of the disease or disablement.

The contributor should satisfy himself that the necessary entries have been correctly made in the book.

If the contributor is a workman in an insured trade the book must be produced when a claim for unemployment benefit is made, or when he desires to obtain payment in respect of unem-

ployment from an association. If the book is then on deposit it will be returned within 7 days after application for it.

The contributor on changing his address should write his new address in the space provided on the inside of the cover of this book and inform the Commissioners within 7 days.

Upon the contributor transferring to an Approved Society or otherwise ceasing to be a member of the Navy and Army Insurance Fund, the book must be returned to the Commissioners, to the address given on the cover.

The contributor will be given a copy of the rules for the Navy and Army Insurance Fund in which will be found particulars of the benefits, &c.

No person may assign or charge, or agree to assign or charge, any Insurance Book, and any sale, transfer, assignment of or charge on any Insurance Book is void and of no effect.

The employer cannot demand the production of this book.

CONTRIBUTION CARDS.

The contributions are collected by means of National Health Insurance Stamps affixed to contribution cards.

The contributor must produce his card to his employer at any time on demand, and must deliver it up to his employer whenever the employer requires it for the purpose of stamping, or of production to an Inspector or other authorised person.

A weekly contribution is payable by the employer for each week (commencing Monday) during the whole or any part of which the contributor has been employed, but only one contribution is payable for each week, and no contribution is payable by the employer in respect of any week during which the contributor renders no service, and either (*a*) receives no remuneration, or (*b*) receives sickness benefit for the whole or part of the week.

The employer is required to affix to the card on a day not later than the day on which wages are paid a single National Health Insurance Stamp of the value of the joint contribution due from himself and from the contributor for every week for which a contribution is payable. (The Insurance Commissioners may allow exceptional arrangements to be made for stamping cards in special cases.)

All contributions payable at the date of expiration of the card must be paid and stamps affixed within 6 days after that date whether the wages have been paid or not. Upon the termination of an employment, or at any time after 24 hours' notice by the contributor, a stamp must be affixed in respect of each week for which a contribution is payable by the employer.

When the contributor receives no wages or other money payments from his employer, the latter must affix a stamp on the first day of employment in each week.

The card when stamped will be returned to the contributor, but if he is in continuous employment the card may, with the consent of the contributor, be retained by the employer, who will be responsible for its safe custody.

It must be returned to the contributor, subject to 48 hours' notice, on demand by him at any time, and in any case at the end of the period for which it is issued and on his leaving his employment.

If the card should be lost or destroyed the contributor should immediately apply to the Insurance Commissioners for the issue to him of a new card.

If at any time the contributor, while not in possession of a card, requires one for immediate delivery to his employer, he may obtain one at any Post Office on making an application on a form to be obtained there, and on production of this book.

If the contributor without reasonable cause fails to produce his card to his employer at the proper times, the contributor is liable to a fine not exceeding TEN POUNDS. If for any reason the contributor fails to produce a card the employer will use a special Emergency Card for him, which, when stamped, he will hand to the contributor.

The contributor must, within 14 days after the expiration of the card, sign and deliver up to the Insurance Commissioners the contribution card and any emergency cards used for him in the period. A card for the next period will then be issued to him if one has not already been issued.

Any contributor who surrenders a card on which contributions have been paid by his employer at the rate of 6*d.* or 4*d.* must make a declaration on a form to be obtained from the Insurance Commissioners, in respect of every such contribution, stating the names and addresses of his employers.

The stamped card or cards are the evidence of the payment of contributions for the period, and no allowance will be made for any stamps on any card unless and until the card or cards have been delivered up.

A contributor must deliver up his card to the Insurance Commissioners before it expires and obtain a new one if—

(1) it has been defaced;

(2) he ceases to be a member of the Navy and Army Insurance Fund;

(3) he becomes a voluntary contributor.

A contributor may, if he chooses, on changing his employment, deliver up his contribution card and obtain a new card from the Insurance Commissioners.

Upon making any claim for benefit the contributor must, if required, produce his card to the Insurance Committee.

Any person having in his possession the card or book of an

insured person must produce it at any reasonable time when required by an Inspector or other officer appointed under the Act, or duly authorised to act in the execution of the Act.

In the event of the death of the contributor this book, together with the contribution card and any emergency cards issued in respect of him must be returned to the Insurance Commissioners.

RATES OF CONTRIBUTION.

The joint contribution payable by the contributor and his employer is ordinarily 7*d.* a week in Great Britain and 5½*d.* a week in Ireland. Contributions are payable at the rate applicable in Great Britain when the contributor is employed in Great Britain and at the Irish rate when he is employed in Ireland.

Where the rate of the remuneration earned by the contributor who is 21 or upwards does not exceed 2*s.* a working day and the remuneration does not include board and lodging, the joint contribution is 6*d.* a week (Ireland 4½*d.*), and 1*d.* a week is added by the State.

Remuneration includes everything to which the contributor is entitled in return for his services; thus the remuneration of a domestic servant includes in most cases board and lodging in addition to money wages. In certain circumstances it is necessary to fix the money value of the remuneration where it includes or consists of other things than money payments before the rate of contribution can be determined.

When the contributor receives wages or other money payments from his employer, the employer can only recover the contributor's contribution by deducting a corresponding amount from his wages, and he can only deduct from wages the contributions due for the period for which the wages are paid.

When the contributor receives wages or other money payments, but from some person other than his employer, the employer can recover the contributor's contributions by process of law, if the contributor refuses to repay such contributions.

Notwithstanding any contract to the contrary, the employer is not entitled to deduct from the wages of or otherwise to recover from the contributor the employer's contributions.

Contributions cease to be payable in respect of the contributor when he reaches the age of 70.

The table on page 1 of this book shows the various rates of contribution, and how the joint weekly contribution in each case is divided between the contributor and his employer where the contributor receives wages or other money payments.

When the contributor receives no wages or other money payments either from his employer or from any other person, the whole of the contribution is payable by the employer, and he is not entitled to recover any part of it from the contributor.

A contributor who is out of employment, or whose employer is not liable to pay the contribution in any week may, if he chooses, himself pay the contributions by affixing the proper stamps to his card as the contributions become due.

Any person who affixes a stamp to a card is required immediately after affixing it to cancel the stamp by writing the date in ink across the face of the stamp.

ARREARS.

The contributor may, if he so desires, pay arrears of contributions, obtaining for the purpose an Arrears Card from the Insurance Commissioners. After a stamp has been affixed to an Arrears Card it must be cancelled immediately and the card forwarded to the Commissioners. The date of the receipt of the card by the Commissioners will be treated as the date of payment of the arrears. Upon the production of this book to the Commissioners, the date and amount of the payment will be entered.

The Commissioners are empowered by the Act and the National Health Insurance (Navy and Army Fund) Regulations, 1913, to excuse part of the arrears of a contributor (not exceeding the part which would have been payable by his employer if he had continued in his last employment), but the exercise of this power can affect the *rate* of benefit only, and arrears which accrue during the first year are disregarded in determining the effect of arrears on the *rate* of benefit. For the purpose of establishing title to benefits, excused arrears cannot be regarded as contributions paid. For that purpose actual payment at the full rate must be made of the required number of weekly contributions, namely, 26 for sickness and maternity benefits and 104 for disablement benefit.

Notwithstanding that the Commissioners may have excused part of the arrears, the contributor is still entitled to pay the full amount of the arrears, including the excused part, in order to establish his title to benefits at the earliest possible date.

OFFENCES.

Any person who fraudulently removes a stamp from a card or makes use of a stamp removed from a card is guilty of felony.

If the contributor for the purpose of obtaining any benefit knowingly makes any false statement, he is liable on summary conviction to imprisonment for a term not exceeding three months with or without hard labour.

If the contributor is guilty of any other contravention of, or non-compliance with any of the requirements of Part I. of the National Insurance Act, 1911, or the Regulations made thereunder, in respect of which no special penalty is provided, he is

for each offence liable on summary conviction to a fine not exceeding TEN POUNDS.

If it is found at any time that a person has received any benefit to which he was not lawfully entitled, he or, in the case of his death, his personal representatives, will be liable to repay to the Insurance Commissioners the value of such benefits.

If any employer has failed to pay any contributions which he is liable to pay in respect of an employed contributor, he is for each offence liable on summary conviction to a fine not exceeding TEN POUNDS, and to pay a sum equal to the amount of the contributions which he has failed to pay. Further, the contributor may take proceedings against his employer, in which case the employer may be compelled to make good any loss of benefits which the contributor has suffered.

FOR USE OF LABOUR EXCHANGE.

RECORD OF UNEMPLOYMENT BENEFIT.
(Person in an Insured Trade).

Unemployment Benefit Began.	Initials.	Unemployment Benefit Ended.	Initials.

APPENDIX II.—33.

NOTICES BY EMPLOYERS.

S. 47 (2).

1. These Regulations may be cited as the National Health Insurance (Special Customs Notice) Regulations (England), 1913.

2. The notice to be given by an employer under subsection (2)

of Section 47 of the National Insurance Act, 1911, shall be in the form set out in the Schedule to these Regulations or in such form substantially to the like effect as may from time to time be approved by the Insurance Commissioners.

February 25th, 1913.

SCHEDULE.

Notice by Employer under Section 47 (2).

NATIONAL INSURANCE ACT, 1911.

National Health Insurance.

To the Insurance Commissioners.

I (*a*) _____ (*a*) Insert name.

of (*b*) _____ (*b*) Insert address.

being an employer within the meaning of Part I. of the National Insurance Act, 1911, employing persons in (*c*) (*c*) Specify locality.

as (*d*) (*d*) Specify employment or employments if more than one, which must be among those included in a Special Order.

hereby give notice pursuant to subsection (2) of Section 47 of the National Insurance Act, 1911, that I propose to pay contributions at the reduced rate authorised by that section, and—

(i) As respects all persons employed by me in the $\frac{\text{class}}{\text{classes}}$ (*e*) of employment specified above under an engagement terminable at not less than one week's notice but for less than six months certain, I take note that I shall be subject to the liabilities specified in subsection (3) of that section (*f*); and

(ii) As respects all persons employed by me in the said $\frac{\text{class}}{\text{classes}}$ (*e*) under an engagement for not less than six months certain, I take note that I shall be subject to the liabilities specified in the proviso to the said subsection (3) (*f*).

(*e*) Strike out "class" if the notice applies to more than one class of employment, and strike out "classes" if the notice applies only to one class.

(*f*) strike out (i) or (ii) if inapplicable.

APPENDIX II.—34.

PAYMENT AND COLLECTION OF CONTRIBUTIONS PAYABLE BY AND IN RESPECT OF MASTERS, SEAMEN, AND APPRENTICES IN THE SEA SERVICE AND THE SEA-FISHING SERVICE.

S. 48.

PART. I.

General.

1. These Regulations may be cited as the National Health Insurance (Mercantile Marine) (Collection of Contributions) Regulations (England), 1912.

2.—(1) In these Regulations, unless the context otherwise requires:—

The expression "the Act" means the National Insurance Act, 1911:

The expression "foreign-going ship" includes a ship engaged in regular trade on foreign stations:

The expression "the Commissioners" means the Insurance Commissioners:

The expression "employed person" means a master, seaman, or apprentice to the sea service or sea-fishing service, being a person employed within the meaning of Part I. of the Act:

The expression "quarter" means the period of currency of a card issued to an employed contributor under the National Health Insurance (Collection of Contributions) Regulations, 1912.

(2) The Interpretation Act, 1889, applies to the interpretation of these Regulations as it applies to the interpretation of an Act of Parliament.

3.—(1) The provisions of the National Health Insurance (Collection of Contributions) (Exempt Persons), Regulations (England), 1912, shall so far as they relate to the issue, production, and delivery of exemption books apply to persons employed in home trade and foreign-going ships being exempt persons within the meaning of those Regulations or other persons in respect of whom an employer is liable to pay contributions by virtue of Section 4 (4) of the Act, but except as aforesaid shall not apply to any such persons.

(2) An employer liable to pay contributions by virtue of Section 48 (3) of the Act or by virtue of Section 4 (4) of the Act in respect of any persons, shall as soon as may be after the termination of every quarter, during the whole or any part of which those persons have been employed by him in a home

trade or foreign-going ship, furnish to the Commissioners a return correct in all particulars in the form set out in the First Schedule hereto or in such form substantially to the like effect as may from time to time be approved by the Commissioners, showing the number of persons employed by him in home trade ships during the quarter, and in foreign-going ships as respects every voyage completed during that quarter, the contributions due in respect of such persons, and the names of the persons in respect of whom contributions are payable under the provisions of Section 4 (4) of the Act, and shall at the same time pay to the Commissioners the amount due in respect of the persons so employed by him as aforesaid, and thereupon in the case of any of those persons having exemption books record the payment in their exemption books.

4.—(1) An employer shall within the proper time as defined by this Regulation remit to the Commissioners all contributions which become payable in respect of persons employed in home trade and foreign-going ships, and as soon as may be after so doing shall furnish to the Commissioners a return in the form set out in the Second Schedule to these Regulations, or in such form substantially to the like effect as may from time to time be approved by the Commissioners.

(2) For the purpose of this Regulation, the proper time is any time before the expiration of such period not exceeding six months from the date of these Regulations as is necessary to enable the employer to make arrangements for the transmission of cards and stamps to the places outside the United Kingdom where they may be needed and are not obtainable.

5. The master of every ship on entering in the account of wages directed by the Merchant Shipping Act, 1894, to be delivered to a seaman by the master of a ship before the seaman is paid off or discharged the deductions in respect of contributions payable by the seaman under Part I. of the Act, shall add a statement of the number of weekly contributions paid by the seaman, and a person who, having been employed in a foreign-going ship in any calendar year, claims that he has paid his full number of contributions for that year, shall, if required, produce to his employer any account of wages which may have been delivered to him during that year, and a certificate of a Mercantile Marine Officer showing the number of weekly contributions recorded in his insurance book as having been paid by him in respect of employment in a foreign-going ship and other employments during that year.

6. It shall be the duty of the master of every ship to comply with all orders or directions given to him by the owner of the

ship with a view to carrying into effect the provisions of Part I. of the Act or of these Regulations.

PART II.

Persons Employed in Home Trade Ships.

7. Subject to the provisions of these Regulations, the National Health Insurance (Collection of Contributions) Regulations, 1912, shall apply to a person employed in a home trade ship with the following modifications:—

(*a*) Where such a person is unable on account of absence at sea to perform an act required by those Regulations to be done either forthwith on the happening of a certain event or within a specified time, he shall be deemed to have complied with those Regulations if he performs the act as soon as is reasonably possible after the happening of the event or the expiration of the specified time.

(*b*) Notwithstanding the provisions of those Regulations an employer shall not be required while the ship in which any such person is employed is at sea or at a port outside the United Kindom to return cards in his possession to that person or to affix stamps to the card of that person in respect of contributions payable under Part I. of the Act unless a money payment in respect of the period for which the contribution is payable is made or the employment terminates during that time.

PART III.

Persons Employed in Foreign-going Ships.

8.—(1) In this Part of these Regulations "card" means a card issued in accordance with this Part of these Regulations for the purpose of having stamps affixed to it in payment of contributions under the Act.

(2) Subject as aforesaid and except where otherwise required by the context, expressions in this Part of these Regulations have the same meaning as in the National Health Insurance (Collection of Contributions) Regulations, 1912.

9. Every contribution payable by or in respect of a person employed in a foreign-going ship shall, subject to the provisions of these Regulations, be paid by means of affixing a stamp to the card of the contributor in the space indicated for that purpose upon the card.

10. The employer shall before the commencement of every voyage of a foreign-going ship apply to the Commissioners or to a Superintendent for cards to be supplied to him in respect of every person who may be employed in his ship before the termination of the voyage.

11.—(1) The cards to be supplied to an employer as aforesaid shall be in the Form set out in the Third Schedule to these Regulations or in such form substantially to the like effect as may from time to time be approved by the Commissioners and shall be supplied to him without charge.

(2) All directions and instructions appearing upon the cards supplied in accordance with this Regulation shall be deemed to be incorporated in these Regulations.

12.—(1) An employer shall affix stamps to a card in respect of every person employed in a foreign-going ship—

(*a*) in any case in which a money payment is to be made to a person employed, before making the payment in respect of the period for which the contribution is payable, or if that payment is not made within two clear days after the termination of the voyage, then before the expiration of two clear days after the termination of the voyage; and

(*b*) in any case where no money payment is to be made, before the termination of the voyage or before the termination of the agreement whichever first happens.

(2) Before affixing the stamps the employer shall inscribe on the card in the spaces provided for that purpose the name, address, and rating of the person in respect of whom the contributions are payable, the name and official number of the ship and the period for which during the voyage of the ship that person has been employed by him.

(3) The employer shall immediately after affixing stamps to a card insert in the space provided for that purpose the number of contributions paid by the employer and such person respectively, and shall cancel the stamps by writing in ink or stamping with a metallic die with black indelible ink or composition across the face of each stamp the date upon which it is affixed, but save as expressly provided in these Regulations and in the Regulations made under Section 108 of the Act no writing or other mark shall be made at any time upon the card or stamps until after the surrender of the card to the approved society or postmaster.

13. The Commissioners may, if they think fit, approve any arrangement whereby stamps are affixed at times or contributions paid in a manner other than that prescribed in this Part of these

Regulations so, however, that no such arrangement shall authorise the payment of any contribution at a date later than that upon which the wages for the period in respect of which the contribution is payable are paid.

14.—(1) The employer shall deliver the card duly stamped in accordance with this Part of these Regulations to the person whose name appears thereon in any case in which a money payment is to be made to that person on the termination of the voyage, at the time when the final money payment in respect of that voyage is made, or if that payment is not made within two clear days then before the expiration of two clear days after the termination of the voyage, or if no money payment is to be made then on the termination of the voyage :

Provided that the employer, if for any reason he is unable to deliver the card to that person, shall deliver it as soon as may be to a superintendent or consular officer, and in the case of a person left at a foreign port on the ground of his unfitness or inability to proceed on the voyage, shall deliver it, together with the balance of wages (if any) due to that person, to the consular officer.

(2) Every person to whom a card is so delivered shall within seven days after the receipt of his card surrender it to the approved society of which he is a member, or in the case of a deposit contributor to a postmaster if such deposit contributor is in the United Kingdom when the card is delivered to him, and if elsewhere to the Insurance Commissioners.

15. Paragraphs 9, 10, 11, 12 and 14 (1), (2) and (4) of the National Health Insurance (Collection of Contributions) Regulations, 1912, shall apply to a person employed in a foreign going ship as if those Regulations extended to that person with this modification that where such a person is unable on account of absence at sea to perform an act required by those Regulations to be done either forthwith on the happening of a certain event or within a specified time he shall be deemed to have complied with those Regulations if he performs the act as soon as is reasonably possible after the happening of the event or the expiration of the specified time.

July 10th, 1912.

First Schedule.

HOME-TRADE SHIPS.

FORM of QUARTERLY RETURN of CONTRIBUTIONS by EMPLOYERS of PERSONS serving in the MERCANTILE MARINE who:—

(1) Have been granted Certificates of Exemption from Compulsory Insurance;

or, (2) Were under the Age of 65 on the 15th July, 1912, and not having previously been insured persons have become employed after attaining the age of 65;

or, (3) Are neither domiciled nor have a place of residence in the united Kingdom.

Return of persons falling within any of the classes above-named, employed by the undersigned during the Thirteen Weeks ended_____, 191___.

(1) Persons who hold certificates of Exemption from Compulsory Insurance, or (2) who were under the age of 65 on the 15th July, 1912, and not having previously been insured persons have become employed after attaining the age of 65.					(3) Persons who are neither domiciled nor have a place of residence in the United Kingdom.				
Name of Ship.	Name of Person.	Rate of Weekly Contribution.	No. of Weeks (commencing Monday) during the whole or any part of which the person has been employed.	Total Amount of Contributions. £ s. d.	Name of Ship.	No. of Persons.	Rate of Weekly Contribution.	No. of Weeks (commencing Monday) during the whole or any part of which the persons have been employed.	Total Amount of Contributions. £ s. d.

I / We hereby declare that the above Statement contains a full, just, and true account and return to the best of my / our knowledge and belief.

Given under my / our hand(s) this _____ day of _____, 191___.

(Signed)_____

FOREIGN-GOING SHIPS (INCLUDING SHIPS ENGAGED IN REGULAR TRADE ON FOREIGN STATIONS).

FORM of QUARTERLY RETURN of CONTRIBUTIONS by EMPLOYERS of PERSONS serving in the MERCANTILE MARINE who :—

(1) Have been granted Certificates of Exemption from Compulsory Insurance ;

or, (2) Were under the age of 65 on the 15th July, 1912, and not having previously been insured persons have become employed after attaining the age of 65 ;

or, (3) Are serving in foreign-going ships (not being ships engaged in regular trade on foreign stations), and are neither domiciled nor have a place of residence in the United Kingdom.

Return, in respect of voyages terminated in the thirteen weeks ended _____ ,191 , of persons falling within any of the classes above-named, employed by the undersigned during such voyages.

(1) Persons who hold Certificates of exemption, or (2) who were under the age of 65 on the 15th July, 1912, and not having previously been insured have become employed after attaining the age of 65.					(3) Persons serving in foreign-going ships (not being ships engaged in regular trade on foreign stations) who are neither domiciled nor have a place of residence in the United Kingdom.				
Name of Ship.	Name of Person.	Rate of Weekly Contribution.	No. of Weeks (commencing Monday) during the whole or any part of which the person has been employed.	Total Amount of Contributions. £ s. d.	Name of Ship.	Period of Voyage for which wages are payable. from	to	Number of Persons.	Rate of Weekly Contribution.	No. of Weeks (commencing Monday) during the whole or any part of which the person has been employed.	Total Amount of Contributions. £ s. d.

I / We hereby declare that the above statement contains a full, just, and true account and return to the best of my / our knowledge and belief.

Given under my / our hand(s) this _____ day of _____, 191 .

(Signed) _____

Second Schedule.

HOME-TRADE SHIPS.

FORM OF RETURN.

Particulars of persons employed by the undersigned in respect of whom Contributions are payable under Part I. of the National Insurance Act, 1911, and have not been paid by affixing stamps to the cards of such persons prior to the date of this Return.

For thirteen weeks ended _____, 191 .

Name and Official No. of Ship.	Date of Discharge.	Names of Persons employed.	Home Address.	Rating.	Rate of Weekly Contribution.	Period for which Contributions are payable.		No. of Contributions Payable.	Amount of Contribution.
						From	To		
	1912								£ s. d.

I / We declare that the above statement contains a full, just, and true account and return to the best of my / our knowledge and belief.

Given under my / our hand(s) this _____ day of _____, 191 .

(Signed) _____

FOREIGN-GOING SHIPS (INCLUDING SHIPS ENGAGED IN REGULAR TRADE ON FOREIGN STATIONS).

FORM OF RETURN.

Particulars of persons employed by the undersigned in respect of whom Contributions are payable under Part I. of the National Insurance Act, 1911, and have not been paid by affixing stamps to the cards of such persons prior to the date of this Return.

For voyages terminated in the thirteen weeks ended _____, 191__.

Name and Official No. of Ship.	Date of Discharge.	Names of Persons employed.	Home Address.	Rating.	Rate of Weekly Contribution.	Period for which Contributions are payable.		No. of Contributions payable by		Amount of Contribution.		
						From	To	Employer.	Contributor.	£	s.	d.
	1912											

I / We declare that the above statement contains a full, just, and true account and return to the best of my / our knowledge and belief.

Given under my / our hand(s) this _____ day of _____, 191__.

(Signed) _____

Third Schedule.

MASTERS, SEAMEN, and APPRENTICES serving in Foreign going Ships, including Ships engaged in Regular Trade on Foreign Stations.

CLASS A (M.)

NATIONAL HEALTH INSURANCE.
Contribution Card.

OWNERSHIP AND CUSTODY OF CARD.

This Card is the property of the Insurance Commissioners. **It is available for the period of the Voyage,** and after stamps have been affixed, the card will be handed to the Contributor. If he is discharged in the United Kingdom he must send it to his Society, or, if not a member of a Society, hand it in at any Post Office within seven days after the receipt of the Card. If he is discharged abroad he should send it by post to his Society, or if he is not a member of a Society, to the Insurance Commissioners, London, S.W., within seven days after its receipt.

As the stamped Card is the only evidence of payment of Contributions, no allowance will be made for any stamps on this Card unless and until the Card has been received by the Society, Post Office or Insurance Commissioners.

Any person having this Card in his possession must produce it at any reasonable time when required by an Inspector or other authorised person.

LOST CARD.

Any person finding this Card, unless he can at once return it to the Contributor, should forward it to the Insurance Commissioners, London, S.W.

Reserved for use of Society or Insurance Committee.

No entry must be made in this space until after the return of the Card to the Society or Post Office.

Name of Society or Committee.

Contributor's No. } ....

Date of Birth if before 16 July, 1847. } ....184...

National Health Insurance Stamps to be affixed in the spaces below. **No other Stamps may be used.** Every Stamp must be cancelled at the time of affixing by writing the date across it in ink.

Rating of the Contributor. .....

Surname of Contributor .....

Christian Names .....

To be inserted **before** Stamps are affixed.

Home Address .....

.....

Name and Official No. of Ship. .....

Period for which wages are payable.

from ..... 191...

to ..... 191...

.....

No. of Contributions paid by the

Employer..... Contributor .....

If the Contributor has a permanent place of residence in IRELAND, see Instruction No. 5 hereon as to rate of contribution.

If further Stamp spaces are required another Card should be used and attached.

In accordance with Section 13 of the Stamp Duties Management Act, 1891, any persons who fraudulently **removes** any Stamp from this Card or **makes use of** any Stamp removed from another Card is guilty of **felony.**

The Contributor must sign in the space below before returning the Card to his Society or, if he is not a member of a Society, to the Post Office, or Insurance Commissioners.

Signature or Mark of Contributor.....

Witness to the Mark.....

(Only required if the Signature is by Mark.)

This page may be torn off if the Card is sent by post from abroad.

INSTRUCTIONS.

(1) STAMPS.

Stamps other than National Health Insurance Stamps found affixed to this Card will not be accepted in payment of Contributions.

(2) ISSUE AND DELIVERY OF CARD AND TIME OF AFFIXING STAMPS.

Before wages are paid on discharge, or, if no wages are so paid, before the termination of the voyage, the Employer must prepare a Card for every Contributor serving on the ship, and must affix in the space provided National Health Insurance Stamps of the value of the Contributions of the Employer and the Contributor in respect of the period for which contributions are payable, and must hand the stamped Card to the Contributor when wages are paid, or, if no wages are paid, on the termination of the Voyage.

The Master must show in the "Account of Wages" the amount of Contributions deducted from wages and the number of Contributions paid by the Contributor for the period of the Voyage.

(3) DESERTION OR DEATH OF CONTRIBUTOR.

In the event of a Contributor deserting his ship or dying during the period of the engagement, the Employer must prepare a Card, and affix in the space provided stamps in payment of the Contributions for the period for which contributions are payable, and must deliver the stamped Card to the Superintendent or Consular Officer on the termination of the Voyage.

(4) CONTRIBUTOR LEFT AT FOREIGN PORT.

If the Contributor is left at a foreign port and the balance of his wages is paid to a Consular Officer the stamped Card must be handed to that officer with the balance of wages.

(5) RATES OF CONTRIBUTION.

The joint weekly Contribution payable by the Employer is in ordinary cases 6*d.* a week, divided as follows :—

Payable by the Employer	2*d.*
Payable on behalf of and recoverable from the Contributor	4*d.*

If the Contributor is not a member of the Seamen's National Insurance Society and has a permanent place of residence in Ireland, the ordinary rate of contribution is 5*d.* a week, divided as follows :—

Payable by the Employer	2*d.*
Payable on behalf of and recoverable from the Contributor	3*d.*

(For other information see Pamphlet "C.")

The joint weekly Contribution is payable by the Employer for each week (commencing Monday) during the whole or any part of which the Contributor has been employed, but only one Contribution is payable for each week.

Every four weekly contributions paid by the Contributor in any calendar year, **in respect of service in the foreign trade,** count as five contributions, and when the Contributor has paid the full number of contributions payable by him in any calendar year (four contributions paid in respect of service in the foreign trade counting as five), only the Employer's Contributions are payable for any further weeks of employment of the Contributor in that year.

(6) EMPLOYER'S CONTRIBUTION NOT RECOVERABLE.

Notwithstanding any contract to the contrary, the Employer is not entitled to deduct from the Wages of or otherwise to recover from the Contributor the Employer's contribution.

(7) EMPLOYMENT ON HOME-TRADE SHIPS OR ON SHORE.

In the event of the Contributor being employed in a Home-Trade ship or on shore, he must obtain an ordinary Employed Contributor's Card from his Society, or, if he is not a member of a Society, at a Post Office.

(8) DEFACING CARD.

Except as herein provided, no mark of any kind may be made on this Card, nor may anything be affixed to it by the Employer or Contributor, or any other person.

(9) ASSIGNMENT OR TRANSFER.

No person may assign or charge, or agree to assign or charge any Card, and any sale transfer or assignment of, or charge on any Card is void and of no effect.

If any Employer has failed to pay any Contributions which he is liable to pay in respect of an Employed Contributor he is for each Offence liable on Summary Conviction to a fine not exceeding TEN POUNDS, and to pay a sum equal to the amount of the Contributions which he has failed to pay.

Further, if the Contributor is a Member of an Approved Society, he may take proceedings against his Employer, in which case the Employer may be compelled to make good any loss of Benefits which the Contributor has suffered.

If any person is guilty of any contravention of or non-compliance with any of the requirements of Part I. of the National Insurance Act, 1911, or the Regulations made thereunder, he is for each Offence liable, on Summary Conviction, to a fine not exceeding TEN POUNDS.

Fourth Schedule.

WOMEN (STEWARDESSES, &c.) serving on Foreign-going Ships, or Ships engaged in Regular Trade on Foreign Stations.

CLASS (E) (M).

NATIONAL HEALTH INSURANCE.

Contribution Card.

OWNERSHIP AND CUSTODY OF CARD.

This Card is the property of the Insurance Commissioners. **It is available for the period of the Voyage,** and after stamps have been affixed, the card will be handed to the Contributor. If she is discharged in the United Kingdom she must

send it to her Society, or, if not a member of a Society, hand it in at any Post Office within seven days after the receipt of the Card. If she is discharged abroad she should send it by post to her Society, or if she is not a member of a Society, to the Insurance Commissioners, London, S.W., within seven days after its receipt.

As the stamped Card is the only evidence of payment of Contributions, no allowance will be made for any Stamps on this Card unless and until the Card has been received by the Society, Post Office or Insurance Commissioners.

Any person having this Card in his or her possession must produce it at any reasonable time when required by an Inspector or other authorised person.

LOST CARD.

Any person finding this Card, unless he can at once return it to the Contributor, should forward it to the Insurance Commissioners, London, S.W.

Reserved for use of Society or Insurance Committee.

No entry must be made in this space until after the return of the Card to the Society or Post Office.

Name of Society or Committee.

Contributor's No. .....

Date of Birth if before 16 July, 1847. .....184...

National Health Insurance Stamps to be affixed in the spaces below. **No other Stamps may be used.** Every Stamp must be cancelled at the time of affixing by writing the date across it in ink.

To be inserted **before** Stamps are affixed.

Surname of Contributor ..... *Rating of the Contributor.* .....

Christian Names .....

Home Address .....

.....

Name and Official No. of Ship ....

In accordance with Section 13 of the Stamp Duties Management Act, 1891, any person who fraudulently **removes** any Stamp from this Card or **makes use of** any Stamp removed from another Card is guilty of **felony.**

Period for which wages are payable. from ....191... to ... .191.. .. .. No. of Contributions paid by the Employer..... ... Contributor.....			If the Contributor has a permanent place of residence in IRELAND, see Instruction No. 5 hereon as to rate of contribution.
			If further Stamp spaces are required another Card should be used and attached.

The Contributor must sign in the space below before returning the Card to her Society or, if she is not a Member of a Society, to the Post Office, or Insurance Commissioners.

Signature or Mark of Contributor .....

Witness to the Mark .....

(Only required if the Signature is by Mark.)

This page may be torn off if the Card is sent by post from abroad.

INSTRUCTIONS.

(1) STAMPS.

Stamps other than National Health Insurance Stamps found affixed to this Card will not be accepted in payment of Contributions.

(2) ISSUE AND DELIVERY OF CARD AND TIME OF AFFIXING STAMPS.

Before wages are paid on discharge, or, if no wages are so paid before the termination of the voyage, the Employer must prepare a Card for every Contributor serving on the ship, and must affix in the space provided National Health Insurance Stamps of the value of the Contributions of the Employer and the Contributor in respect of the period for which contributions are payable, and must hand the stamped Card to the Contributor when wages are paid, or, if no wages are paid, on the termination of the voyage.

The Master must show in the "Account of Wages" the amount of Contributions deducted from wages and the number of Contributions paid by the Contributor for the period of the voyage.

(3) DESERTION OR DEATH OF CONTRIBUTOR.

In the event of a Contributor deserting her ship or dying during the period of the engagement, the Employer must prepare a Card, and affix in the space provided stamps in payment of the Contributions for the period for which contributions are payable, and must deliver the stamped Card to the Superintendent or Consular Officer on the termination of the voyage.

(4) CONTRIBUTOR LEFT AT FOREIGN PORT.

If the Contributor is left at a foreign port and the balance of her wages is paid to a Consular Officer, the stamped Card must be handed to that officer with the balance of wages.

(5) RATES OF CONTRIBUTION.

The joint weekly Contribution payable by the Employer is in ordinary cases 5*d.* a week, divided as follows:—

Payable by the Employer **2*d.***
Payable on behalf of and recoverable from the Contributor ... 3*d.*

If the Contributor is not a member of the Seamen's National Insurance Society and has a permanent place of residence in Ireland, the ordinary rate of Contribution is 4*d.* a week, divided as follows:—

Payable by the Employer **2*d.***
Payable on behalf of and recoverable from the Contributor ... **2*d.***

(*For other information see Pamphlet "C."*)

The joint weekly contribution is payable by the Employer for each week (commencing Monday) during the whole or any part of which the Contributor has been employed, but only one Contribution is payable for each week.

Every four weekly Contributions paid by the Contributor in any calendar year **in respect of service in the foreign**

trade count as five Contributions, and when the Contributor has paid the full number of Contributions payable by her in any calendar year (four Contributions paid in respect of service in the foreign trade counting as five) only the Employer's Contributions are payable for any further weeks of employment of the Contributor in that year.

(6) EMPLOYER'S CONTRIBUTION NOT RECOVERABLE.

Notwithstanding any contract to the contrary, the Employer is not entitled to deduct from the Wages of or otherwise to recover from the Contributor the Employer's Contribution.

(7) EMPLOYMENT ON HOME-TRADE SHIPS OR ON SHORE.

In the event of the Contributor being employed in a Home-Trade ship or on shore, she must obtain an ordinary Employed Contributor's Card from her Society, or, if she is not a member of a Society, at a Post Office.

(8) DEFACING CARD.

Except as herein provided, no mark of any kind may be made on this Card, nor may anything be affixed to it by the Employer or Contributor, or any other person.

(9) ASSIGNMENT OR TRANSFER.

No person may assign or charge, or agree to assign or charge any Card, and any sale, transfer or assignment of, or charge on any Card is void and of no effect.

If any Employer has failed to pay any Contributions which he is liable to pay in respect of an Employed Contributor he is for each Offence liable on Summary Conviction to a fine not exceeding TEN POUNDS, and to pay a sum equal to the amount of the Contributions which he has failed to pay.

Further, if the Contributor is a Member of an Approved Society, she may take proceedings against her Employer, in which case the Employer may be compelled to make good any loss of Benefits which the Contributor has suffered.

If any person is guilty of any contravention of or non-compliance with any of the requirements of Part I. of the National Insurance Act, 1911, or the Regulations made thereunder, he is for each Offence liable, on Summary Conviction, to a fine not exceeding TEN POUNDS.

APPENDIX II.—35.

ADMINISTRATION OF MEDICAL BENEFIT OF MEMBERS OF THE SEAMEN'S NATIONAL INSURANCE SOCIETY.

S. 48 (12).

1. These Regulations may be cited as the National Health Insurance (Seamen's Medical Benefit) Regulations, 1913.

2.—(1) In these Regulations, unless the context otherwise requires, the following expressions have the meanings hereby respectively assigned to them :—

"The Act" means the National Insurance Act, 1911.

"The Commissioners" means the Insurance Commissioners.

"The Society" means the Seamen's National Insurance Society.

"Member" means a member of the Society, not being a member for purposes of pension only, who is an insured person under the Act and entitled to Medical Benefit.

(2) The Interpretation Act, 1889, applies to the interpretation of these Regulations as it applies to the interpretation of an Act of Parliament.

(3) For the purpose of the administration of the Medical Benefit of members of the Society (not being individual members in relation to whom the Society has agreed with an Insurance Committee for the administration of Medical Benefit by the Committee), the provisions of the National Health Insurance (Administration of Medical Benefit) Regulations mentioned in the Schedule to these Regulations shall, except as expressly provided in these Regulations, apply as if the Society were an Insurance Committee and as if those members were insured persons resident in the area of the Committee:

Provided that nothing in these Regulations or in the said Regulations as applied by these Regulations shall require the Commissioners or the Society to consult with any Local Medical Committee and so much of the said Regulations as requires the Commissioners to approve as part of any arrangements made under subsection (1) of Section 15 of the Act any agreement or draft agreement entered into between the Society and a medical practitioner undertaking to give medical attendance and treatment to members of the Society shall not apply.

4. The amount to be carried to the Special Arrangements Fund of the Society under paragraph (1) of the Regulation 49 of the National Health Insurance (Administration of Medical Benefit) Regulations, 1912, shall be determined by the Commissioners and any sum standing to the credit of that Fund at the close of any year shall be carried forward to the credit of the Fund for the succeeding year.

5.—(1) The Society may make arrangements with any medical

practitioner who undertakes to give medical attendance and treatment to members for the supply by him of drugs, medicines and appliances to those members.

(2) Subject to the provisions of the last preceding paragraph, the Society shall not make arrangements for the dispensing of medicines with persons, firms or bodies corporate other than those mentioned in the proviso (iii) to subsection 5 of Section 15 of the Act.

6.—(1) Any arrangements made by the Society with an Insurance Committee for the administration of Medical Benefit by the Committee to members, and any arrangements made with any medical practitioner or under or through any system or institution or otherwise for securing medical attendance and treatment of members, or the provision of drugs, medicine, and appliances, shall be subject to the approval of the Commissioners.

(2) The Society shall make arrangements to the satisfaction of the Commissioners for notifying to the members the arrangements made by the Society for securing to members medical attendance and treatment and the provision of drugs, medicines, and appliances.

7. The Society shall keep a separate account of the cost of Medical Benefit, and all sums expended by the Society for the purposes of Medical Benefit shall be charged to that account:

Provided that sums expended by the Society in the administration of Medical Benefit shall not be charged to the Medical Benefit Account, but to the Administration Account of the Society and not otherwise.

January 14th, 1913.

Schedule.

PROVISIONS OF THE NATIONAL HEALTH INSURANCE (ADMINISTRATION OF MEDICAL BENEFIT) REGULATIONS, 1912, WHICH ARE TO APPLY TO MEMBERS OF THE SOCIETY.

Number of Regulation.	Subject-matter of Regulation.	Extent of Application.
4	Power to make provisional arrangements	The whole.
7	Conditions of service of practitioners ...	Paragraph (1).
9	Preparation and submission of rules ...	The whole.
10	Income limit	The whole.
11	Approval by Commissioners	The whole.
14	Power to require or allow persons to make their own arrangements for treatment	The whole.
27	Prescribed appliances	The whole.
49	Special Arrangements Funds	Paragraphs (1), (2) (*a*) and (*b*) and (3).
55	Decision as to range of medical services..	The whole.

APPENDIX II.—36.

MODIFYING AS REGARDS MEMBERS OF THE SEAMEN'S NATIONAL INSURANCE SOCIETY THE PROVISIONS OF PART I. OF THAT ACT RELATING TO THE ADMINISTRATION OF MEDICAL AND SANATORIUM BENEFIT.

S. 48 (12.)

1. These Regulations may be cited as the National Health Insurance (Seamen's Medical and Sanatorium Benefit) Regulations, 1913.

2.—(1) In these Regulations unless the context otherwise requires—

The expression "the Act" means the National Insurance Act, 1911;

The expression "the Society" means the Seamen's National Insurance Society.

(2) The Interpretation Act, 1889, applies to the interpretation of these Regulations as it applies to the interpretation of an Act of Parliament.

3. Section 15 of the Act in its application to the Administration of the medical benefit of members of the Society shall be subject to the following modifications:—

(1) Subsection (1) shall have effect as if the words "or through such systems or institutions as may be approved under subsection (4) of this Section" were therein inserted after the word "practitioners":

(2) The power of the Insurance Commissioners to make regulations under the Section shall include a power to make separate regulations applying only to the administration by the Society of medical benefit:

(3) Any regulations made under the Section so as to apply only to the Administration by the Society of medical benefit (in these Regulations referred to as "separate regulations") shall be valid notwithstanding that they do not require the adoption by the Society of a system securing the matters provided for in paragraphs (*a*), (*b*), (*c*), (*d*), and (*e*) of subsection (2):

(4) The requirements of subsection (4) shall not apply to any separate regulations:

(5) Any separate regulations shall be valid notwithstanding that they do not require the adoption by the Society of a system securing the matters referred to in paragraphs (*a*) and (*b*) of subsection (5) and proviso (iii) thereto:

(6) In the case of any separate regulations, the approval by the Insurance Commissioners under subsection (2) of

any arrangements made under subsection (1), shall not include approval by them as part of the arrangements so made, of any agreement or draft agreement entered into between the Society and a medical practitioner undertaking to give medical attendance and treatment to members of the Society:

(7) Any separate regulations may authorise the Society to make arrangements with any medical practitioner who undertakes to give medical attendance and treatment to members of the Society for the supply by him of drugs, medicines and prescribed appliances to those members:

(8) Subsections (6), (7) and (8) shall not apply:

(9) Any separate regulations may authorise the Insurance Commissioners to determine the amount available in any area for the medical benefit of members of the Society not being members in relation to whom the Society has agreed with an Insurance Committee for the administration of medical benefit

4. Section 16 of the Act in its application to the administration of the sanatorium benefit of members of the Society shall be subject to the following modifications:—

(1) Where the Society makes arrangements under paragraph (*b*) of subsection (1) of the Section with persons other than local authorities, the manner of that treatment shall not require the approval of the Local Government Board:

(2) Paragraph (*a*) of subsection (2) shall not apply to the administration of sanatorium benefit by the Society, and the following provisions shall be substituted therefor:—

"(*a*) The Society shall keep a separate account, to be called "the Sanatorium Benefit Account, of sums available for "defraying the expenses of sanatorium benefit, and shall "carry to that account at the commencement of each year "out of contributions paid by or in respect of each male "member of the Society entitled to sanatorium benefit such "sum, not being less than seven-ninths of one shilling and "threepence, and out of contributions paid by or in respect "of each female member of the Society entitled to sanatorium "benefit three-quarters of one shilling and threepence, as the "Society may think it.

"(*b*) All expenditure by the Society upon sanatorium bene- "fit and the administration thereof shall be charged to the "Sanatorium Benefit Account, and no other expenditure shall "be charged to that account except with the consent of the "Insurance Commissioners, and the Commissioners shall not

(5) RATES OF CONTRIBUTION.

The joint weekly Contribution payable by the Employer is in ordinary cases 6*d.* a week, divided as follows :—

Payable by the Employer	2*d.*
Payable on behalf of and recoverable from the Contributor	4*d.*

If the Contributor is not a member of the Seamen's National Insurance Society and has a permanent place of residence in Ireland, the ordinary rate of contribution is 5*d.* a week, divided as follows :—

Payable by the Employer	2*d.*
Payable on behalf of and recoverable from the Contributor	3*d.*

(For other information see Pamphlet "C.")

The joint weekly Contribution is payable by the Employer for each week (commencing Monday) during the whole or any part of which the Contributor has been employed, but only one Contribution is payable for each week.

Every four weekly contributions paid by the Contributor in any calendar year, **in respect of service in the foreign trade,** count as five contributions, and when the Contributor has paid the full number of contributions payable by him in any calendar year (four contributions paid in respect of service in the foreign trade counting as five), only the Employer's Contributions are payable for any further weeks of employment of the Contributor in that year.

(6) EMPLOYER'S CONTRIBUTION NOT RECOVERABLE.

Notwithstanding any contract to the contrary, the Employer is not entitled to deduct from the Wages of or otherwise to recover from the Contributor the Employer's contribution.

(7) EMPLOYMENT ON HOME-TRADE SHIPS OR ON SHORE.

In the event of the Contributor being employed in a Home-Trade ship or on shore, he must obtain an ordinary Employed Contributor's Card from his Society, or, if he is not a member of a Society, at a Post Office.

(8) DEFACING CARD.

Except as herein provided, no mark of any kind may be made on this Card, nor may anything be affixed to it by the Employer or Contributor, or any other person.

(9) ASSIGNMENT OR TRANSFER.

No person may assign or charge, or agree to assign or charge any Card, and any sale transfer or assignment of, or charge on any Card is void and of no effect.

If any Employer has failed to pay any Contributions which he is liable to pay in respect of an Employed Contributor he is for each Offence liable on Summary Conviction to a fine not exceeding TEN POUNDS, and to pay a sum equal to the amount of the Contributions which he has failed to pay.

Further, if the Contributor is a Member of an Approved Society, he may take proceedings against his Employer, in which case the Employer may be compelled to make good any loss of Benefits which the Contributor has suffered.

If any person is guilty of any contravention of or non-compliance with any of the requirements of Part I. of the National Insurance Act, 1911, or the Regulations made thereunder, he is for each Offence liable, on Summary Conviction, to a fine not exceeding TEN POUNDS.

Fourth Schedule.

WOMEN (STEWARDESSES, &c.) serving on Foreign-going Ships, or Ships engaged in Regular Trade on Foreign Stations.

CLASS (E) (M).

NATIONAL HEALTH INSURANCE.

Contribution Card.

OWNERSHIP AND CUSTODY OF CARD.

This Card is the property of the Insurance Commissioners. **It is available for the period of the Voyage,** and after stamps have been affixed, the card will be handed to the Contributor. If she is discharged in the United Kingdom she must

(*b*) If no reserve value was credited in respect of the teacher on his entry into insurance or if no reserve value was outstanding at the initial date, no such addition as aforesaid shall be made.

4.—(1) In the application of these Regulations to Scotland, section 14 of the Education (Scotland) Act, 1908, shall be substituted for the Elementary School Teachers (Superannuation) Act, 1898, and elementary school shall be substituted for public elementary school.

(2) In the application of these Regulations to Ireland the National School Teachers (Ireland) Act, 1879, shall be substituted for the Elementary School Teachers (Superannuation) Act, 1898, and national school shall be substituted for public elementary school.

September 17th, 1912.

APPENDIX II.—39.

RATE OF INTEREST ON SUMS IN THE INVESTMENT ACCOUNT.

SS. 54 (4) and 56 (1)

1.—(1) These Regulations may be cited as the National Health Insurance (Rate of Interest on Sums in Investment Account) Regulations, 1913.

(2) The Interpretation Act, 1889, applies to the interpretation of these Regulations as it applies to the interpretation of an Act of Parliament.

2. The rate of interest payable on the sums from time to time standing to the credit of Post Office Fund, of the Navy and Army Insurance Fund, and of Approved Societies, in the Investment Account shall be at the rate of three and one-quarter per centum per annum.

August 12th, 1912.

APPENDIX II.—40.

TRANSACTIONS BETWEEN THE INSURANCE COMMISSIONERS AND APPROVED SOCIETIES.

S. 56.

ARRANGEMENT OF REGULATIONS.

PART I.

General.

1. Short title.
2. Interpretation.

PART II.

Provisions for the Crediting and Debiting of sums in Commissioners' Books.

3. Accounts in Commissioners' Books.
4. Approved Societies' Current Account.
5. Reserve Values (Apportionment) Account.
6. Interest on sums in Investment Account.
7. Crediting of Reserve Values.
8. Issue of money to a Society.
9. Issue of money to branches.
10. Sums payable to Insurance Committees.
11. Guarantee Fund.
12. Investment of surplus sums.
13. Investment by branches.
14. Advances of sums for investment.
15. Discharge of debit balance against a Society.
16. Interest Account.
17. Advices to be sent to Societies.

PART III.

Procedure of Societies with regard to transactions with the Commissioners.

18. Duty of Societies to forward contribution cards.
19. Claims for reserve values and transfer values.
20. Application for issue of money by Society giving security.
21. Application for issue of money by Society not giving security.
22. Period for which application may be made.
23. Method of making application.
24. Notification as to investment of moneys.
25. Moneys to be kept in special banking account pending investment.
26. Notification of selection of securities.
27. Separation of investments.

The National Health Insurance Joint Committee hereby certify under Section 2 of the Rules Publication Act, 1893, that on account of urgency the following Regulations should come into operation immediately, and in pursuance of the powers conferred on them by Section 56 of the National Insurance Act, 1911, and by paragraph 12 of the National Insurance (Joint Committee) Regulations, 1912, and with the approval of the Treasury, hereby make the following Regulations to come into operation forthwith as Provisional Regulations :—

PART I.

General.

Short title.

1. These Regulations may be cited as the National Health Insurance (Transactions between Insurance Commissioners and Societies) Regulations, 1913.

Interpretation.

2.—(1) In these Regulations, unless the context otherwise requires—

The expression "the Act" means the National Insurance Act, 1911.

The expression "the Commissioners" in relation to any accounts or payments means the body of Insurance Commissioners constituted under Part I. of the Act for that part of the United Kingdom to which those accounts or payments relate.

The expression "the Fund" in relation to any accounts or payments means the National Health Insurance Fund in that part of the United Kingdom to which those accounts or payments relate.

The expression "Society" means an Approved Society.

The expression "member" means a member of a Society for the purposes of Part I. of the Act.

The expression "branch" in relation to an application for the issue of money to a district or group of branches includes the district or group.

The expression "Committee of Management" means the Committee of Management or other governing body of a Society.

The expression "contribution card" means a card issued under the National Health Insurance (Collection of Contributions) Regulations (England), 1913, the National Health Insurance (Collection of Contributions) Regulations (Scotland), 1913, the National Health Insurance (Collection of Contributions) Regulations (Ireland), 1913, or the National Health Insurance (Collection of Contributions) Regulations (Wales), 1913, as the case may be, or other regulations for the collection of contributions made under Part I. of the Act for the time being in force.

The expression "period of account" means the period of currency of a contribution card.

The expression "the Guarantee Fund" means any fund set up by the Commissioners or by the Joint Committee for the purposes of the security to be given by Societies under Section 26 of the Act.

(2) The Interpretation Act, 1889, applies to the interpretation of these Regulations as it applies to the interpretation of an Act of Parliament.

PART II.

Provisions for the Crediting and Debiting of sums in Commissioners' Books.

Accounts in Commissioners' books.

3. There shall be kept in the books of the Commissioners the following accounts, namely:—

(*a*) an Approved Societies' Current Account;

(*b*) a Reserve Values Account;

(*c*) a Reserve Values (Apportionment) Account;
(*d*) a Reserve Values (Interest) Account;
(*e*) a Reserve Values (Redemption) Account;
(*f*) an Investment Account;
(*g*) an Interest Account;
(*h*) any other accounts which may from time to time be required.

Approved Societies' Current Account.

4.—(1) When any claim is made by a Society in the manner provided in these Regulations for credit in respect of contributions paid by or in respect of its members, the total value of National Health Insurance stamps affixed to the contribution cards surrendered by the Society in respect of those members shall be ascertained by the Commissioners and the nett amount of the contributions so ascertained, after deducting the amounts to be retained thereout for discharging the liabilities of the Commissioners in respect of reserve values, shall be credited to the Society in the Approved Societies' Current Account for the period to which those contributions relate.

(2) There shall also be credited to each Society in the Approved Societies' Current Account the following sums (amongst others), namely:—

(*a*) all sums payable out of moneys provided by Parliament in respect of members of that Society to whom Sections 4 (1) and 47 (4) (*d*), the proviso (*b*) to Section 48 (2) and Sections 49 (2) and 81 (10) of the Act apply respectively;
(*b*) all sums payable to the Society out of moneys provided by Parliament in respect of the cost of benefits and expenses of administration;
(*c*) all sums, if any, due to the Society under Section 43 (2) in respect of deposit contributors;
(*d*) all sums, if any, paid to the Commissioners in pursuance of Sections 9 (4) and 38 (2) by members of the Society; and
(*e*) all sums, if any, paid to the Commissioners under Sections 51 (1), 63 (8), 69 (2), 70 (1), and 71 or otherwise in respect of members of the Society;
(*f*) all sums required to be credited to the Society in respect of interest upon and redemption of Reserve Values, in accordance with Article 5 of these Regulations;
(*g*) any interest or dividends credited to the Society in respect of sums or investments standing to its credit in the Investment Account or invested by the Commissioners on behalf of the Society as hereinafter provided.

Reserve Values (Apportionment) Account.

5.—(1) The amounts deducted from the contributions of members of Societies together with any sums otherwise available for the discharge of the liabilities of the Commissioners in respect of reserve values shall be carried to the Reserve Values (Apportionment) Account, and the amounts so carried shall be applied in payment of interest on reserve values and in writing off the amounts of the reserve values credited to Societies.

(2) As soon as may be after the end of each period of account there shall be credited to the several Societies, the Navy and Army Insurance Fund, the Married Women's Suspense Account and any other Account which has reserve values, standing to its credit for that period, interest at the rate of 3 per cent. per annum on the amount of reserve values standing to the credit of each Society or Account at the commencement of that period, and there shall be transferred from the Reserve Values (Apportionment) Account to the Reserve Values (Interest) Account the amount required to enable such interest to be so credited, and, after providing for the interest accruing due in respect of any period of account, the balance standing to the credit of the Reserve Values (Apportionment) Account at the end of that period shall be carried to the Reserve Values (Redemption) Account and shall be applied in writing off the amount of reserve values outstanding in the Reserve Values Account as from the first day of the next following period of account:

Provided that until the crediting of the reserve values due to be credited in the first quarter following the commencement of the Act has so far proceeded as to satisfy the Commissioners that the apportionment may safely be made no sum shall be carried to the Reserve Values (Redemption) Account, but the balances for the time being remaining in the Reserve Values (Apportionment) Account shall accumulate.

Interest on sums in Investment Account.

6. As soon as may be after the end of each period of account there shall be credited to each Society, and to the Deposit Contributors Fund, the Navy and Army Insurance Fund, the Married Women's Suspense Account, and any other Account constituted under Part I. of the Act, in respect of money standing to the credit of that Society or Fund, in the Investment Account for any period of account, interest, at such rate as may from time to time be prescribed by Regulations made by the Commissioners, on the sums so standing to the credit of the Society or Fund from time to time in that period.

Crediting of Reserve Values.

7.—(1) Upon the receipt of any claim made by a Society in manner hereinafter provided for the crediting of reserve values in respect of the members of the Society, the Commissioners shall, as soon as may be, carry to the credit of the Society in the Reserve Values Account the reserve values which it is necessary

to provide in respect of those members in accordance with the appropriate Table of reserve values.

(2) Reserve values in respect of members of a Society entering into insurance or of persons becoming members of a Society in any period of account shall be credited to that Society as from the last day of that period: Provided that in respect of persons becoming members of a Society and entering into insurance before the 13th day of October, 1912, reserve values shall be credited to each Society as from such date as the Commissioners may determine to be the mean date of entry into the Society of those persons.

(3) Where any transfer value or part of a transfer value or other sum falls to be transferred from one Society to another, or from the Navy and Army Insurance Fund or the Deposit Contributors Fund to a Society, or otherwise dealt with in accordance with the Act or Regulations made thereunder, so much of that transfer value or other sum as represents reserve value shall be debited and credited respectively in the Reserve Values Account, and the balance thereof shall be debited and credited respectively in the Approved Societies' Current Account, or such other account as may be appropriate in the circumstances.

Issue of money to a Society.

8. Upon the receipt of an application made by a Society in manner hereinafter provided, the Commissioners shall issue from the Fund such moneys as are shown to their satisfaction to be necessary to meet expenditure properly incurred or to be incurred by the Society for the purposes of providing benefits and for the administration of benefits administered by the Society in respect of persons resident in that part of the United Kingdom to which the application relates during the period to which it relates, or during such shorter period as the Commissioners think fit:

Provided that—

(i) in the case of an application for reimbursing to a Society sums previously expended by the Society under Part I. of the Act, where the accounts of the Society for the period to which the application relates, have not at the date of the application been audited in manner provided by the Act, the Commissioners may, pending the completion of the audit of those accounts, withhold such proportion of the amount specified in the application as having regard to all the circumstances of the case they think proper;

(ii) the sums issued to a Society upon any application shall not exceed the sums standing to the credit of, or due to be credited to, the Society in the Approved Societies' Current Account and in the Investment Account and in the Reserve Values Account, and invested on behalf of the Society at the date of such issue, after allowing

for any sums which may become payable out of moneys provided by Parliament in respect of the expenditure to be incurred by the Society during the period for which the issue is made;

(iii) nothing in these Regulations shall be held to require the Commissioners to issue funds to any Society or branch which has failed to comply with any of the requirements of the Act or of the Regulations made thereunder relating to Societies, unless and until the accounts of that Society or branch have been audited in the manner provided by the Act.

Issue of money to branches.

9. If by virtue of the rules of, or by virtue of any resolution duly passed by, a Society, the Commissioners are authorised to issue moneys on behalf of the Society for the purposes of providing benefits and for the expenses of administration direct to all or any of the branches of the Society, the Commissioners may, if they think fit, on the demand of the Society, at any time during the continuance of, and subject to, the conditions contained in the rules or resolution, make issues to all or any of the branches of the Society, and the provisions of these Regulations relating to the issue of funds to Societies shall apply to those branches as if they were Societies, and every issue made under this Regulation shall be deemed to be an issue to the Society.

Sums payable to Insurance Committees.

10. All sums available for, or payable by a Society to, any Insurance Committee out of the contributions paid by or in respect of the members of the Society shall be debited to the Society in the Approved Societies' Current Account.

Guarantee Fund.

11. Any contribution due from a Society to the Guarantee Fund shall be transferred to the said Fund from moneys standing to the credit of the Society in the Approved Societies' Current Account, and shall be brought into account as if it had been issued to the Society out of the Approved Societies' Current Account, and expended by the Society for the purpose of the administration of benefits.

Investment of surplus sums.

12.—(1) The account of each Society in the Approved Societies' Current Account for each period of account shall be balanced so soon as the necessary debits and credits have been recorded therein, and the amount available for investment after retaining in the account such amount as in the opinion of the Commissioners is required for the discharge of liabilities of the Society shall be ascertained, and the Society shall be notified accordingly.

(2) The Commissioners shall, out of the sum so available for investment, forthwith transfer one-half thereof (or so far as the amount is shown to be attributable to men three-sevenths) to the credit of the Society in the Investment Account, and shall, if so requested by the Society, pay the balance to the Society for investment or shall, if so requested by the Society, pay part of

the said balance to the Society for investment and retain the residue for investment by the Commissioners on behalf of the Societies in securities selected by the Society.

(3) If the Society shall give notice to that effect to the Commissioners in the manner hereinafter provided, the whole of any sum available for investment by the Society shall be placed to the credit of the Society in the Investment Account.

(4) If the Society shall request the Commissioners to retain any sum for investment on behalf of the Society in securities selected by the Society, the Commissioners shall invest that sum accordingly and shall notify the Society as soon as the investment has been effected and the amount of the stock or other security in which the sum is invested shall be held in the name of the Commissioners on behalf of the Society.

Investment by branches.

13. If by virtue of the rules of, or by virtue of any resolution duly passed by, a Society the Commissioners are authorised to issue moneys available for investment direct to all or any of the branches of the Society, the Commissioners, if they think fit, on receiving from the Society a statement of the amounts payable to, and the names of the trustees of, each branch, may at any time during the continuance of, and subject to, the conditions contained in the rules or resolution, make issues to all or any of the branches of the Society, and every sum issued under this Regulation shall be deemed to have been issued to the Society.

Advances of sums for investment.

14.—(1) The Commissioners may, if they think fit, during the currency of any period of account, or before the balance available for investment has been ascertained as aforesaid, at any time make advances out of the current balances of the Fund in respect of the amount which is estimated at the time when the advance is made to be available for investment.

(2) Every advance so made shall be paid to the Society or retained by the Commissioners for investment on behalf of the Society or placed to the credit of the Society in the Investment Account, as the case may be, in the same manner as amounts ascertained to be available for investment as hereinbefore provided and the amount of the advances shall be deducted from the balance ascertained to be available for investment after the accounts for the said period have been balanced.

Discharge of debit balance against a Society.

15.—(1) When, upon any balancing of the account of a Society in the Approved Societies' Current Account, there is a debit balance against that Society, the said debit balance shall be discharged out of the proceeds of the realisation of investments held by the Society or by the Commissioners on behalf of the Society as the case may require and out of the sums standing to the credit of the Society in the Investment Account, in the proportions in which the aggregate sums paid to the Society for investment or invested on behalf of the Society and the aggregate

sums carried to the credit of the Society in the Investment Account stand to each other:

Provided that where the whole of the sums available for investment have remained to the credit of the Society in the Investment Account the said debit balance shall be discharged wholly out of those sums.

(2) If the proceeds of the realisation of investments held by a Society or by the Commissioners on behalf of a Society or the moneys standing to the credit of the Society in the Investment Account in the proportions aforesaid are insufficient to provide the amount required to discharge a debit balance, such deficiency shall be made good by the realisation from time to time as the Commissioners may require of further investments held by or on behalf of a Society or out of other moneys standing to the credit of the Society in the Investment Account, as the case may be.

(3) If the proceeds of any such realisation of investments as aforesaid and the sums standing to the credit of the Society in the Investment Account are insufficient to discharge a debit balance, the deficiency shall be made good by the reduction of the Reserve Values standing to the credit of the Society, and when any Reserve Values are so reduced, the amount by which they are reduced shall be credited to the Society in the Approved Societies' Current Account and debited to the Reserve Values (Apportionment) Account.

(4) For the purposes of this Regulation a debit balance which in the opinion of the Commissioners would not have arisen, if the sum standing in the Reserve Values (Apportionment) Account had been apportioned and credited to Societies in the manner provided in these Regulations, shall not be deemed to be a debit balance.

Interest Account.

16.—(1) An account shall be opened in the books of the Commissioners entitled the Interest Account, and all sums paid to the Commissioners by the National Debt Commissioners under any Regulations made by the Treasury to enable the Commissioners to discharge their liabilities in respect of interest on moneys standing in the Investment Account shall be carried to the Interest Account, and all sums credited to Societies, the Deposit Contributors Fund, the Navy and Army Insurance Fund, or any other Fund constituted under Part I. of the Act by way of interest under this Regulation shall be debited to that Account.

(2) Any sums paid to the Commissioners by way of interest on the moneys handed over to the National Debt Commissioners for temporary investment under any Regulations made by the Treasury, shall likewise be carried to the Interest Account, and the sums so carried to that Account shall from time to time be credited to Societies, the Deposit Contributors Fund, the Navy

and Army Insurance Fund, and any other Fund having moneys standing to its credit, otherwise than in the Investment Account, and such interest shall be credited for such periods, and at such rate as may be provided by Regulations hereinafter to be made.

Advices to be sent to Societies.

17. An advice shall be sent by the Commissioners to each Society of every amount debited or credited to the Society in the books of the Commissioners, and there shall from time to time (but at least once in every year) be forwarded to the Society a statement showing the entries that have been made in the several accounts relating to the Society in the books of the Commissioners in respect of the period to which the statement relates.

PART III.

Procedure of Societies with regard to transactions with the Commissioners.

Duty of Societies to forward contribution cards.

18. As soon as may be after the expiration of each period of account, every Society shall forward to the Commissioners the contribution cards of all members of the Society, and shall for the purpose of claiming credit for the proper proportion of the contributions paid by or in respect of those members, furnish such summaries, declarations, and returns relating to contributions as the Commissioners may require, but no Society shall claim to be or be, credited in respect of any contribution paid by or in respect of an insured person who was not, or was not deemed to be, a member of the Society at the time when the contribution was paid.

Claims for reserve values and transfer values.

19. Every Society which has members in respect of whom reserve values or transfer values are due to the Society under the Act shall transmit to the Commissioners a claim or claims for those reserve values or transfer values in such form and at such times as the Commissioners may from time to time direct.

Application for issue of money by Society giving security.

20.—(1) Every Society which has given security in accordance with the provisions of Section 26 of the Act and which requires to have moneys issued to it for the purpose of meeting expenditure under Part I. of the Act, shall apply to the Commissioners in such a form as the Commissioners may from time to time require for the issue of such an amount as is required for the purpose of enabling the Society to defray the expenses which will be properly incurred by it under Part I. of the Act in respect of the period specified in the application.

(2) Every such application shall show, as respects the period to which the application relates, the estimated cost of benefits and of the administration of benefits in respect of members residing in that part of the United Kingdom to which the

sums carried to the credit of the Society in the Investment Account stand to each other:

Provided that where the whole of the sums available for investment have remained to the credit of the Society in the Investment Account the said debit balance shall be discharged wholly out of those sums.

(2) If the proceeds of the realisation of investments held by a Society or by the Commissioners on behalf of a Society or the moneys standing to the credit of the Society in the Investment Account in the proportions aforesaid are insufficient to provide the amount required to discharge a debit balance, such deficiency shall be made good by the realisation from time to time as the Commissioners may require of further investments held by or on behalf of a Society or out of other moneys standing to the credit of the Society in the Investment Account, as the case may be.

(3) If the proceeds of any such realisation of investments as aforesaid and the sums standing to the credit of the Society in the Investment Account are insufficient to discharge a debit balance, the deficiency shall be made good by the reduction of the Reserve Values standing to the credit of the Society, and when any Reserve Values are so reduced, the amount by which they are reduced shall be credited to the Society in the Approved Societies' Current Account and debited to the Reserve Values (Apportionment) Account.

(4) For the purposes of this Regulation a debit balance which in the opinion of the Commissioners would not have arisen, if the sum standing in the Reserve Values (Apportionment) Account had been apportioned and credited to Societies in the manner provided in these Regulations, shall not be deemed to be a debit balance.

Interest Account.

16.—(1) An account shall be opened in the books of the Commissioners entitled the Interest Account, and all sums paid to the Commissioners by the National Debt Commissioners under any Regulations made by the Treasury to enable the Commissioners to discharge their liabilities in respect of interest on moneys standing in the Investment Account shall be carried to the Interest Account, and all sums credited to Societies, the Deposit Contributors Fund, the Navy and Army Insurance Fund, or any other Fund constituted under Part I. of the Act by way of interest under this Regulation shall be debited to that Account.

(2) Any sums paid to the Commissioners by way of interest on the moneys handed over to the National Debt Commissioners for temporary investment under any Regulations made by the Treasury, shall likewise be carried to the Interest Account, and the sums so carried to that Account shall from time to time be credited to Societies, the Deposit Contributors Fund, the Navy

and Army Insurance Fund, and any other Fund having moneys standing to its credit, otherwise than in the Investment Account, and such interest shall be credited for such periods, and at such rate as may be provided by Regulations hereinafter to be made.

Advices to be sent to Societies.

17. An advice shall be sent by the Commissioners to each Society of every amount debited or credited to the Society in the books of the Commissioners, and there shall from time to time (but at least once in every year) be forwarded to the Society a statement showing the entries that have been made in the several accounts relating to the Society in the books of the Commissioners in respect of the period to which the statement relates.

PART III.

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Duty of Societies to forward contribution cards.

18. As soon as may be after the expiration of each period of account, every Society shall forward to the Commissioners the contribution cards of all members of the Society, and shall for the purpose of claiming credit for the proper proportion of the contributions paid by or in respect of those members, furnish such summaries, declarations, and returns relating to contributions as the Commissioners may require, but no Society shall claim to be or be, credited in respect of any contribution paid by or in respect of an insured person who was not, or was not deemed to be, a member of the Society at the time when the contribution was paid.

Claims for reserve values and transfer values.

19. Every Society which has members in respect of whom reserve values or transfer values are due to the Society under the Act shall transmit to the Commissioners a claim or claims for those reserve values or transfer values in such form and at such times as the Commissioners may from time to time direct.

Application for issue of money by Society giving security.

20.—(1) Every Society which has given security in accordance with the provisions of Section 26 of the Act and which requires to have moneys issued to it for the purpose of meeting expenditure under Part I. of the Act, shall apply to the Commissioners in such a form as the Commissioners may from time to time require for the issue of such an amount as is required for the purpose of enabling the Society to defray the expenses which will be properly incurred by it under Part I. of the Act in respect of the period specified in the application.

(2) Every such application shall show, as respects the period to which the application relates, the estimated cost of benefits and of the administration of benefits in respect of members residing in that part of the United Kingdom to which the

application relates, the estimated amount of the sums to be received by the Society otherwise than from the Commissioners, in connexion with its business under Part I. of the Act, and the balance in hand at the date of application.

Application for issue of money by Society not giving security.

21.—(1) Any Society which has not given such security as aforesaid may apply to the Commissioners for the issue of such an amount out of the Fund as is required for reimbursing to the Society sums previously expended by it under Part I. of the Act.

(2) Every such application shall be in such a form as the Commissioners may from time to time require and shall show as respects the period to which the application relates the expenses properly incurred under Part I. of the Act, according to the accounts and books of the Society, for the cost of benefits and administration of benefits in respect of members residing in that part of the United Kingdom to which the application relates and all sums received by the Society otherwise than from the Commissioners, in connexion with its business under Part I. of the Act.

Period for which application may be made.

22. Applications made under the last two preceding Articles of these Regulations shall be made for such period as the Commissioners may direct either generally or in any particular case.

Method of making application.

23.—(1) Except where the rules of a Society otherwise provide, every application shall be signed by not less than two members of the Committee of Management of the Society making the application.

(2) Where the Society has a banking account standing in the names of the persons authorised under the Rules of the Society to receive moneys paid to the Society for the purpose of providing benefits and for expenses of administration, the application shall state the name of the bank or branch bank at which that account is kept and the title of the account, and, if the Society has not such a banking account, the application shall state the names of the persons authorised under the rules of the Society to receive moneys paid to the Society for the purpose of providing benefits and for expenses of administration.

(3) Where under the rules of the Society a single officer is authorised to receive moneys issued by the Commissioners for the expenses of benefits and administration, the Commissioners may require the Society to cause a banking account to be opened in the name of that officer, and of one or more officers jointly with him, and may cause any sums so issued to be placed to the credit of that account, and this Regulation shall apply accordingly.

(4) If by virtue of the Rules of, or by virtue of any Resolution duly passed by, a Society, the Commissioners are authorised to issue moneys on behalf of the Society for the purposes of providing benefits and for the expenses of administration direct to all or any of the branches of the Society, these Regulations in so far as they relate to applications for the issues of moneys

for the purpose of providing benefits and for expenses of administration shall apply to those branches as if they were Societies:

Provided that in the case of an application for the issue of moneys to any branch of a Society for the purposes aforesaid the application may be signed by two members of the Committee of Management of the branch instead of by two members of the Committee of Management of the Society.

Notification as to investment of moneys.

24. Every Society shall notify to the Commissioners on a form provided by the Commissioners for the purpose whether it is desired that moneys available for investment by the Society should be paid over to the Society for investment or placed to the credit of the Society in the Investment Account or invested by the Commissioners in securities selected by the Society, and a copy, certified by the Secretary or other officer duly authorised in that behalf, of the resolution of the Committee of Management passed for that purpose shall be forwarded to the Commissioners with the notification.

Moneys to be kept in special banking account pending investment.

25.—(1) Every Society which desires to have moneys paid over to it by the Commissioners for investment shall open a special banking account in the names of at least three trustees of the Society, and all moneys paid by the Commissioners for the purposes of investment shall be paid into that account, which shall be operated upon, in the event of there being three trustees, by the joint signatures of all the trustees, or in the event of there being more than three, and save as otherwise provided by the rules of the Society, by a majority of the trustees, and moneys lying in that account pending investment shall not be paid over to any other banking account of the Society:

Provided that where a Society has less than three trustees the Commissioners may, if they think fit, and subject to the rules of the Society, sanction any other arrangement which in their opinion offers sufficient security for the safety of the moneys so paid over.

(2) No payment as aforesaid of moneys for investment shall be made by the Commissioners unless the trustees of the Society have authorised the payment on a form provided for that purpose by the Commissioners.

(3) The Commissioners shall have power to direct the trustees of any Society at any time to realise such investments held by them on behalf of the Society for the purpose of the business carried on by the Society under Part I. of the Act as may be necessary for the purpose of discharging such portion of any debit balance of the Society in the Approved Societies' Current Account as ought by these Regulations to be so discharged, and thereupon the trustees shall forthwith realise such investments as aforesaid and pay over the proceeds of the investments to the Commissioners.

Notification of selection of securities.

26.—(1) A Society which has given notice that sums available for investment by the Society shall be invested in the names of the Commissioners in securities selected by the Society shall, on receiving an advice from the Commissioners that a sum is so available, notify to the Commissioners on a form provided by the Commissioners for the purpose the security or securities in which the Society desires the said sum to be invested, and if in more than one security the amount which is intended to be invested in each of the specified securities, and such notification shall be signed by the officers or other persons who are authorised thereto by or in pursuance of the rules of the Society.

(2) If by virtue of the rules of, or by virtue of any resolution duly passed by a Society, the Commissioners are authorised to issue moneys available for investment direct to all or any of the branches of the Society, the Society on receiving a notification of any sum available for investment by the Society, shall submit to the Commissioners a statement certified by the officers of the Society duly authorised in that behalf showing the amounts to be paid to the trustees of all or any of the branches and the names of those trustees.

(3) The Commissioners may require proof to their satisfaction that any person signing an application or notification is duly authorised in that behalf by the Society making the application.

Separation of Investments.

27.—(1) The trustees of every Society or branch which transacts other business besides that of insurance business under the Act, shall so far as possible cause all securities purchased under the Act to be inscribed or registered separately from investments derived from such other business.

(2) If moneys derived from business under the Act are invested by way of mortgage charged on any rates as in the Act defined, the trustees shall obtain a separate deed of mortgage in respect of such sum.

(3) If moneys derived from business under the Act are invested by way of mortgage on real or heritable securities, such sum shall be the sole amount invested by the trustees on the said security.

(4) If moneys derived from business under the Act are invested in the purchase of any stock, mortgage, or other security already belonging to the Society in respect of other business, such investment shall at the date of the purchase be subject to the conditions and restrictions which by law would be applicable if such security had not then belonged to the Society in respect of its other business.

September 12th, 1913.

APPENDIX II.—41.

ELECTION OF REPRESENTATIVES OF INSURED PERSONS TO SERVE UPON INSURANCE COMMITTEES

S. 59 (2).

1. These Regulations may be cited as the National Health Insurance (Insurance Committees: Representation of Insured Persons) Regulations (England), 1913.

2.—(1) In these Regulations, unless the context otherwise requires, the following expressions have the respective meanings hereby assigned to them:—

The expression "the Act" means the National Insurance Act, 1911:

The expression "the Commissioners" means the Insurance Commissioners:

The expression "County" includes a County Borough:

The expression "Committee" means the Insurance Committee constituted for any County:

The expression "Society" means a society approved under Part I. of the Act by the Insurance Commissioners or by the Joint Committee of the several bodies of Commissioners appointed for the purposes of Part I. of the Act.

The expression "Member," in relation to a society means a member of a society for the purposes of Part I. of the Act:

The expression "Committee of Management" means the Committee of Management or other governing body of a society.

The expression "Address" in relation to a society means the address which has been last furnished by the society to the Commissioners as that to which correspondence is to be addressed.

The expression "Association of deposit contributors" means an association of deposit contributors formed in accordance with these Regulations.

(2) Where any document is, under these Regulations, required to be despatched by post so as to be delivered not later than twelve noon on a named day, it shall be deemed to have been duly despatched, notwithstanding that it has not been delivered by that hour and day, if it has been properly directed and delivered, for registration and despatch, to the Post Office at any place in England, so that in the ordinary course of post it would have been delivered not later than twelve noon on that day.

(3) Except as in this Regulation otherwise provided, the Interpretation Act, 1889, applies to the interpretation of these Regulations, as it applies to the interpretation of an Act of Parliament.

Method of Appointment of Representatives of Societies.

Method of ascertaining number of insured persons.

3.—(1) Where the Commissioners are satisfied that there are members of a society resident in a County, that Society shall be entitled to appoint or to take part in the election of a representative or representatives upon the Committee of that County in the manner hereinafter provided, and for the purpose of ascertaining whether or not a society has members resident in any County and the number of members so resident the return of the Index Register made to the Commissioners by the Committee of that County and in the possession of the Commissioners at the date of the commencement of these Regulations, shall be conclusive and binding upon the Commissioners.

(2) The number of deposit contributors resident in each County shall be ascertained from the return made to the Commissioners by the Committee of that County and in the possession of the Commissioners at the date of the commencement of these Regulations.

Number of members representing insured persons.

4.—The number of representatives of insured persons entitled to serve as members of the Committee of any County shall be the number set opposite to the name of that County in the First Schedule to these Regulations.

Method of ascertaining the Unit.

5.—(1) For the purpose of ascertaining the number of persons to represent members of societies and deposit contributors respectively the number of insured persons resident in the County shall be divided by the number of representatives of insured persons and the quotient, no account being taken of fractions, shall be the unit for the County.

(2) One person shall be appointed in the manner hereinafter provided to represent deposit contributors, and if the number of deposit contributors resident in the County is equal to or greater than two units an additional person shall be similarly appointed for each additional unit after the first unit, but any fraction of a unit shall for this purpose be disregarded.

(3) Where two or more persons are appointed to represent deposit contributors, at least one shall be a woman.

Appointment by societies.

6.—(1) Any society, the number of whose members resident in the County is equal to or greater than the unit shall be entitled to appoint one person in respect of the first unit and an additional person for each additional unit, but any fraction of a unit shall for this purpose be disregarded.

(2) The Commissioners shall, not later than the 7th day of May, 1913, despatch by post to each society entitled to appoint representatives a statement of the number of persons which the society is entitled to appoint, and, if the society desires to exercise its power of appointment, it shall despatch by post so as to be delivered at the office of the Commissioners not later than twelve noon on the 9th day of June, 1913, a form, to be provided by the Commissioners for the purpose, stating the full name and address of any person so appointed, and the form shall be signed at the foot by the secretary and two members of the Committee of Management of the society.

(3) Where a form is marked in such a way as to cause any uncertainty as to what person or persons are intended to be appointed, or in any other respect does not comply with the provisions contained in these Regulations the appointment shall be invalid: Provided that no misnomer or inaccurate description of any person or place named on a form shall invalidate the appointment, where in the opinion of the Commissioners the description of the person or place is such as to be commonly understood and, where an uncertainty arises the Commissioners may, if they think fit, treat the appointment as valid in respect of any person other than the person in connection with whom the uncertainty arises.

(4) Where a society fails to make a valid appointment within the limit of time above-mentioned, the Commissioners shall appoint a person to fill any vacancy occurring thereby.

Method of Election of Representatives of Societies.

Election by societies

7.—(1) Where the number of members of a society resident in the County is less than the unit, the society shall be entitled to take part in an election of the remaining representatives of societies, and to cast one vote at any poll taken in accordance with these Regulations, which vote shall be in the first instance of a value equal in number to the number of members of the society resident in the County.

(2) Not less than two of the persons to be so elected shall be women.

Conduct of election.

8. An election shall be held for this purpose in accordance with the following provisions, that is to say:—

(1) The Commissioners shall appoint a returning officer and one or more persons to act in the place of the returning officer so appointed in the event of the returning officer's absence or inability to act.

(2) Each society, the number of whose members resident in the County is less than the unit, shall be entitled to nominate not more than two candidates, and where

two candidates are nominated one shall be a man and the other a woman.

(3) Each society desiring to nominate candidates for the election in any County shall despatch by post so as to be delivered at the office of the Commissioners not later than twelve noon on the 27th day of May, 1913, an application for a nomination paper for that County, and the Commissioners shall issue to that society a nomination paper, which shall be in the form and shall contain the particulars mentioned in the third Schedule to these Regulations.

(4) Every candidate for election shall be nominated in writing on a nomination paper which shall be signed by the secretary and two members of the Committee of Management of the Society.

(5) A candidate who desires his nomination to be withdrawn shall despatch by post so as to be delivered at the office of the Commissioners not later than twelve noon on the 9th day of June, 1913, a notice to that effect, and any candidate not giving notice within that period shall be deemed to have consented to be nominated, but the returning officer may in his discretion by notice despatched by post to the address of a society require the society to furnish to him in respect of any candidate nominated by it a statement signed by that candidate that he has consented to be nominated.

(6) Where a candidate has given notice within the limit of time above-mentioned of his desire that his nomination should be withdrawn, or where a society has failed to furnish within six days after the receipt of the request such statement as aforesaid, signed by the candidate, the nomination shall be invalid.

(7) No misnomer or inaccurate description of any person or place named in any nomination paper shall invalidate that paper where, in the opinion of the returning officer, the description of the person or place is such as to be commonly understood.

(8) Every nomination paper shall be despatched by post so as to be delivered at the office of the Commissioners not later than twelve noon on the 9th day of June, 1913, and immediately after that date the returning officer shall examine the nominations received in respect of each County and shall decide in accordance with these Regulations as to the validity of any nomination so received.

(9) Where more than two female candidates stand nominated for any County the procedure shall be as follows :—

(*a*) If the total number of candidates, whether male or female nominated is equal to, or less than, the total number of vacancies, the returning officer shall forthwith declare the persons so nominated to be elected.

(*b*) If the total number of candidates nominated exceeds the total number of vacancies, a poll shall be taken in the manner hereinafter mentioned, but so as to secure that in any event two female candidates shall be elected.

(10) Where not more that two female candidates stand nominated for any County, the procedure shall be as follows :—

(*a*) The returning officer shall forthwith declare the female candidates so nominated, if any, to be elected.

(*b*) If the number of male candidates is equal to, or less than, the number of the vacancies for which men are qualified, the returning officer shall declare those candidates to be elected : and if the number of male candidates exceeds the number of those vacancies, a poll shall be taken for the purpose of filling the vacancies in the manner hereinafter mentioned.

(11) Where there is any vacancy in respect of which a candidate has not been nominated, the Commissioners shall appoint a person to fill the vacancy.

Method of taking a poll.

9.—(1) Where in any County a poll is required to be taken under these Regulations, the returning officer shall, as soon as conveniently may be, despatch by post to the address of every society entitled to take part in that election a ballot paper in the form to be provided by the Commissioners for that purpose, containing the full names and addresses of the candidates and the names of the nominating societies and the value of the vote which the society is entitled to cast in that County, and, if the society desires to record its vote, it shall cause the ballot paper to be marked in accordance with the Rules in Part I. of the Second Schedule to these Regulations and to be despatched by post so as to be delivered at the office of the Commissioners not later than twelve noon on a day stated on the ballot paper, which shall be a day at least seven days subsequent to the despatch of the ballot paper.

(2) The returning officer shall examine the ballot papers and count the votes recorded thereon, in accordance with the Rules in Part II. of the Second Schedule to these Regulations, and shall as soon as practicable notify to the Commissioners the result of the poll.

(3) Where it appears to the returning officer that a mistake on a ballot paper issued to a society has arisen in the office of the Commissioners, he may if he thinks fit issue another ballot paper to that society, and the society shall be entitled to record its vote in accordance with these Regulations on that ballot paper within such limit of time as the returning officer may determine.

Misdescription, &c., not to invalidate election.

10.—(1) No election in respect of any County shall be invalid by reason of any misdescription or non-compliance with the provisions contained in these Regulations, or by reason of any miscount or of the non-delivery, loss, or miscarriage in the course of post of any document required under these Regulations to be despatched by post, if it appears to the Commissioners that the election was conducted substantially in accordance with the provisions of these Regulations, and that the result of such misdescription, non-compliance, mis-count, non-delivery, loss or miscarriage did not affect the result of the election.

(2) Any question arising as to the validity of any nomination paper, or ballot paper, or otherwise, under these Regulations, shall be determined by the returning officer.

Special provision in case of failure of an election.

11.—(1) Where owing to the failure of societies taking part in a poll, or of any of them, to exercise adequately their power to express preferences, the number of votes received by the persons who appear to be highest on the poll does not in the opinion of the Commissioners bear a reasonable proportion to the total number of votes cast, so as to result in a substantial miscarriage of the election, the Commissioners may, if they think fit, declare the election to be void, either in respect of all the persons so appearing to be the highest on the poll or of such of those persons as they may decide.

(2) Where the election is declared to be void in respect of all the persons elected, the Commissioners shall order a new poll to be taken in the manner provided in these Regulations, and where the election is declared to be void in respect of some only of the persons elected, the Commissioners shall make such provision for filling the remaining vacancies as they think fit.

Method of Appointment of representatives of Deposit Contributors.

Association of deposit contributors.

12.—(1) Where any deposit contributors resident in a County are desirous of forming an association of deposit contributors for the purposes of the Act, they shall submit to the Commissioners a scheme providing for the formation of such an association and for the method by which appointments to the Committee are to

be made, and if the Commissioners are satisfied that the scheme provides for the adequate representation on the association of the deposit contributors so resident they shall approve the scheme.

(2) Upon the approval of the scheme the association shall be the association of deposit contributors for the County for the purposes of the Act, and, if the scheme has been submitted to the Commissioners before the 2nd day of June, 1913, shall be entitled to appoint in accordance with these Regulations a person or persons to represent deposit contributors.

(3) Where an association of deposit contributors is so entitled to appoint, it shall appoint the requisite number of persons in the manner provided in the scheme and shall despatch by post to the office of the Commissioners so as to be delivered not later than twelve noon on the 30th day of June, 1913, a form, to be provided by the Commissioners for the purpose, stating the full name and address of any person so appointed, and the form shall be signed in the manner provided in the scheme.

Appointment by members of the Committee.

13. Where no scheme for the constitution of an association of deposit contributors has been submitted to the Commissioners before the 2nd day of June, 1913, or where an association of deposit contributors has failed to inform the Commissioners in the manner and within the limit of time above-mentioned of the appointment made by it, the members of the Committee, other than those representing insured persons, shall appoint the person or persons to represent deposit contributors at a meeting to be held and conducted in accordance with the rules contained in the Fourth Schedule to these Regulations.

Term of office.

14. Notwithstanding anything in the National Health Insurance (Insurance Committees) Regulations (England), 1912, the members so appointed or elected as aforesaid shall hold office for a term ending on the 15th day of July, 1916, and shall go out of office on that day.

Method of filling casual vacancies.

15.—(1) The Committee shall give notice to the Commissioners of any casual vacancy occurring during the term of office of the members appointed or elected under these Regulations and the vacancy shall be filled in the following manner, namely:—

(*a*) In the case of a member appointed by a society, a new member shall be appointed by that society, or, if the society has in the meantime ceased to be an approved society, by the Committee.

(*b*) In the case of an elected member, a new member shall either be appointed by the society of which the member whose seat is vacated was a member or shall be appointed by the Committee, as the Commissioners may in each case determine.

(*c*) In the case of a member representing deposit contributors, where an association of deposit contributors exists a new member shall be appointed by that association, and where no such association exists, shall be appointed by the Committee.

(2) The appointing body shall notify to the Commissioners the full name and address of the person so appointed to fill a vacancy, and he shall hold office from the date on which the Commissioners declare him appointed during the remainder of the term of office of the person in whose place he is appointed.

Signature of Secretary.

16. Where these Regulations require that a document shall be signed by the secretary of a society, and owing to illness, absence or other reasonable cause the secretary of a society is unable to sign the document within the required period, any document which appears to the Commissioners to have been signed by a person duly authorised by the Committee of Management of the Society to perform the duties of the secretary in his absence shall for the purposes of these Regulations be deemed to have been signed by the secretary.

Application of Regulations.

17. These Regulations shall not apply to the appointment of members of the Insurance Committees for the County Boroughs of Dewsbury, Barnsley, or Wallasey, or for the Scilly Isles.

May 3rd, 1913.

First Schedule.

Counties.

Number of Representatives of Insured Persons.		Number of Representatives of Insured Persons.		Number of Representatives of Insured Persons.	
Bedford	24	Isle of Wight	24	Somerset...	36
Berkshire	24	Kent	48	Southampton	36
Buckinghamshire ...	24	Lancashire	48	Staffordshire	36
Cambridgeshire ...	24	Leicestershire ...	24	Suffolk, East	24
Cheshire...	36	Lincs., Holland ...	24	Suffolk, West... ...	24
Cornwall...	36	Lincs., Kesteven ...	24	Surrey	36
Cumberland	36	Lincs., Lindsey ...	24	Sussex, East	24
Derbyshire	36	London	48	Sussex, West	24
Devonshire	36	Middlesex	48	Warwick..	36
Dorsetshire	24	Norfolk	36	Westmorland... ...	24
Durham...	36	Northamptonshire...	24	Wiltshire...	36
Essex	48	Northumberland ...	36	Worcestershire ...	36
Gloucestershire ...	36	Nottinghamshire ...	36	Yorks., E. Riding...	24
Herefordshire... ...	24	Oxfordshire	24	Yorks., N. Riding...	36
Hertfordshire... ...	36	Rutlandshire	24	Yorks., W. Riding	48
Huntingdonshire ...	24	Salop	24		
Isle of Ely	24	Soke of Peterborough	24		

County Boroughs.

Number of Representatives of Insured Persons.		Number of Representatives of Insured Persons.		Number of Representatives of Insured Persons.	
Barrow-in-Furness	24	Gateshead	24	Reading	24
Bath	24	Gloucester	24	Rochdale	24
Birkenhead	24	Great Yarmouth	24	Rotherham	24
Birmingham	36	Grimsby	24	St. Helens	24
Blackburn	24	Halifax	24	Salford	24
Blackpool	24	Hastings	24	Sheffield	36
Bolton	24	Huddersfield	24	Smethwick	24
Bootle	24	Ipswich	24	Southampton	24
Bournemouth	24	Kingston-upon-Hull	36	Southport	24
Bradford	36	Leeds	36	South Shields	24
Brighton	24	Leicester	24	Stockport	24
Bristol	36	Lincoln	24	Stoke-on-Trent	24
Burnley	24	Liverpool	36	Sunderland	24
Burton-upon-Trent	24	Manchester	36	Tynemouth	24
Bury	24	Middlesbrough	24	Walsall	24
Canterbury	24	Newcastle-upon-Tyne	36	Warrington	24
Chester	24	Northampton	24	West Bromwich	24
Coventry	24	Norwich	24	West Ham	36
Croydon	24	Nottingham	36	West Hartlepool	24
Derby	24	Oldham	24	Wigan	24
Devonport	24	Oxford	24	Wolverhampton	24
Dudley	24	Plymouth	24	Worcester	24
Eastbourne	24	Portsmouth	24	York	24
Exeter	24	Preston	24		

Second Schedule.

PART I.

METHOD OF VOTING.

1.—(1) A society shall record its vote by causing the figure "1" to be placed on the ballot paper, supplied to it for the purpose, in the place opposite to the name of the candidate who is its first choice, and any ballot paper on which the figure "1" is not recorded shall be invalid.

(2) A society may also cause the figure "2" to be placed on the ballot paper opposite the name of the candidate who is its second choice, and the figure "3" opposite the name of the candidate who is its third choice, and so on, numbering as many candidates as it pleases in the order of its choice.

2. The ballot paper shall be signed at the foot thereof, in the place provided for the purpose, by the secretary and two members of the Committee of Management of the society, and a ballot paper not so signed shall be invalid.

3.—(1) Not more than one figure shall be set opposite to the name of any one candidate, and the same figure shall not be set opposite to the name of more than one candidate.

(2) A ballot paper shall not be marked in such a manner as to cause any uncertainty as to the candidate for whom the society desires to record its vote.

(3) Every ballot paper which does not comply with the provisions of this

Rule shall be invalid: Provided that the returning officer may, if he thinks fit, treat a ballot paper as valid for the purpose of any choice recorded in priority to that recorded for the candidate opposite to whose name two figures have been set or in connection with whom any uncertainty arises.

PART II.

METHOD OF COUNTING VOTES.

Arrangement of Ballot Papers.

1. The returning officer shall examine the ballot papers and, after rejecting any that are invalid, shall divide the remainder into parcels according to the first choice recorded for each candidate. He shall credit each candidate with the value of all the papers on which his name has been indicated as first choice.

Value of Votes.

2. The vote given on each ballot paper shall, in the first instance, be reckoned at the value stated on that paper.

Ascertainment of Quota.

3. The returning officer shall divide the total value of the valid ballot papers by a number equal to the number of vacancies to be filled, and the result, fractions being disregarded, shall be the number, in these Rules called the "quota," sufficient to secure the return of the candidate.

Election of Candidates with Quota.

4. Where the total value of the votes so credited to a candidate is equal to or greater than the quota, that candidate shall be declared elected.

Transfer of Surplus Votes on the First Count.

5.—(1) Where the total value of the votes so credited to an elected candidate is greater than the quota, the returning officer shall examine all the papers of the elected candidate, and shall divide the transferable papers into sub-parcels according to the next choice recorded thereon, and shall transfer each sub-parcel to the candidate for whom that choice is recorded.

(2) The papers so transferred to each candidate shall be added to the papers already belonging to him, and where the value of the votes transferred to that candidate, added to the value of the votes already credited to him, is equal to or greater than the quota, he shall be declared elected.

Transfer of Surplus Votes on subsequent Counts.

6.—(1) Where on the second or any subsequent count the total value of the votes credited to an elected candidate is greater than the quota, the returning officer shall examine the papers transferred to that candidate on that count and shall divide the transferable papers transferred on that count into sub-parcels according to the next choice recorded thereon, and shall transfer each sub-parcel to the candidate for whom that choice is recorded. The remaining papers credited to the elected candidate shall be set aside as finally dealt with.

(2) The papers so transferred to each candidate shall be added to the papers already belonging to him, and where the value of the votes transferred to that

candidate, added to the value of the votes already credited to him, is equal to or greater than the quota, he shall be declared elected.

Value of Transferred Votes.

7.—(1) If on any count the total existing value of transferable papers transferred on that count under the last preceding Rules is equal to or less than the surplus, each paper shall be transferred at its existing value.

(2) If on any count the total existing value of the transferable papers transferred on that count under the last preceding Rules is greater than the surplus, each paper shall be transferred at a value ascertained by multiplying its existing value by the surplus and dividing the result by the total existing value of the transferable papers so transferred, fractions being disregarded.

Order of Election of Candidates.

8 If at any time two or more candidates are credited with votes, the values of which severally exceed the quota, the order in which those candidates shall be declared elected shall be determined by the values of the votes credited to them respectively, the candidate having votes of the greatest value being first declared elected, and if the votes of two or more of the candidates are equal in value the candidate for whom original votes of the greatest value are recorded shall be first declared elected.

Disposal of Non-transferable Papers.

9. The non-transferable papers of an elected candidate shall be set aside as finally dealt with.

Order in which Surplus Values shall be Transferred.

10.—(1) If at any time there are two or more candidates, the values of whose votes severally exceed the quota, the votes of the candidate having the largest surplus shall be first dealt with under these Rules.

(2) If at any time two or more candidates are credited with an equal value of votes in excess of the quota, the returning officer shall decide by lot which parcel he shall first deal with under these Rules.

Exclusion of Candidates Lowest on the Poll.

11.—(1) Where, as the result of any process under these Rules, no remaining candidate has votes of a value equal to or greater than the quota, and one or more vacancies remain unfilled, the returning officer shall exclude from the poll the candidate whose votes are the lowest in value, and shall distribute all his transferable papers among the remaining candidates according to the next choices recorded thereon. Any non-transferable papers shall be set aside as finally dealt with.

(2) The votes recorded for a candidate who is excluded from the poll under this Rule, shall be transferred at their existing value.

(3) The original votes obtained by the excluded candidate shall first be transferred, and the other votes of the excluded candidate shall then be dealt with in the order of the transfers in which he received them.

(4) Each of the transfers which takes place under the last preceding paragraph of this Rule shall be deemed for all purposes to be transferred on a separate count.

(5) Where the value of the votes obtained by a candidate is raised above the quota by any transfer under this Rule, his surplus shall be transferred to the candidates next in order of the voters' choice in the manner hereinbefore directed, but such surplus shall not be dealt with until all the votes of the excluded candidate have been transferred.

(6) The processes directed by these Rules shall be repeated, if necessary, by excluding, one after another, the candidates with votes lowest in value until the remaining vacancy or vacancies are filled, whether by the election of candidates with a quota or as hereinafter provided.

(7) Where, under this Rule, it becomes necessary to exclude a candidate and the votes of two or more candidates are equal in value but of less value than those of any other remaining candidate, the candidate for whom original votes of least value are recorded shall be first excluded. If the original votes of those candidates are equal in value, the returning officer shall decide by lot which candidate shall be first excluded.

Special Provisions as to Election of Remaining Candidates.

12.—(1) When the number of remaining candidates is reduced to the number of vacancies remaining unfilled, the remaining candidates shall be declared elected whether they have received a number of votes equal in value to the quota or not.

(2) Where one vacancy remains unfilled and the value of the votes of any remaining candidate exceeds the value of the votes of all the other remaining candidates, together with any surplus not transferred, that candidate shall be declared elected.

Special Provisions for the Election of Female Candidates.

13. Where more than two female candidates have been nominated, the foregoing Rules shall apply, subject to the following modifications:—

(i.) The number of male candidates to be declared elected shall not exceed a number less by two than the total number of vacancies, and no male candidate shall, by reason of his having obtained votes of a value equal to or greater than the quota, be entitled to be elected if the requisite number of male candidates has already been declared elected.

(ii.) No female candidate shall be excluded from the poll under the provisions of Rule 11 until the total value of the votes credited to female candidates (whether elected or not) has become equal to or in excess of two quotas, or until the number of male candidates (whether elected or not) has been reduced to a number less by two than the total number of vacancies.

(iii.) Where all the vacancies except two have been filled and no female candidate has been elected, or where all the vacancies except one have been filled and one female candidate only has been elected, the remaining male candidate shall be excluded and all their transferable papers shall be distributed amongst the remaining female candidates according to the next choices recorded thereon.

(iv.) If no female candidate has been elected and the number of remaining female candidates has been reduced to two, or if one female candidate has been elected and the number of remaining female candidates has been reduced to one, the remaining female candidates or candidate shall be declared elected.

Definitions.

14. In these Rules—

"Remaining candidate" means any candidate not elected and not excluded from the ballot at any time.

"First choice" means the figure "1," "second choice" the figure "2," "third choice" the figure "3," set opposite the name of any candidate, and so on.

"Transferable paper" means a ballot paper on which a second or subsequent choice is recorded for a remaining candidate.

"Non-transferable paper" means a ballot paper on which no second or subsequent choice is recorded for a remaining candidate.

"Original vote," in regard to any candidate, means a vote derived from a ballot paper on which a first choice is recorded for such candidate.

"Transferred vote" in regard to any candidate, means a vote, the value of which is credited to that candidate and which is derived from a ballot paper on which a second or subsequent choice is recorded for that candidate.

"Surplus" means the number by which the value of the votes, original and transferred, recorded for any candidate, exceeds the quota.

"Existing value" in regard to the transfer of a vote, means the value at which it was received by the candidate from whom it is to be transferred.

Third Schedule.

COUNTY [*or* COUNTY BOROUGH] OF _____.

The _____ Society, whose approval number is , hereby nominates the following person or persons as a proper person or persons to serve on the Insurance Committee for the said County [*or* County Borough] of _____:—

Name and Address of Male Candidate.

Surname.	Other Names.	Address.

Name and Address of Female Candidate.

Surname.	Other Names.	Address.

Signature of Secretary of Society _____

Signatures of two Members of Committee of Management { _____ _____

Date _____

NOTE:—Not more than one person need be nominated.

Fourth Schedule.

RULES FOR THE CONDUCT OF A MEETING TO BE HELD FOR APPOINTING PERSONS TO REPRESENT DEPOSIT CONTRIBUTORS ON THE COMMITTEE.

Persons entitled to be present at the Meeting.

1. If the Commissioners give notice to the Committee of any County that there is no association of deposit contributors for that County entitled under these Regulations to appoint representatives of deposit contributors, there shall be held, as soon as may be, a meeting of the persons who are at the date when the notice is received members of the Committee, other than those who represent on the Committee insured persons, for the purpose of appointing one or more persons, as the case may be, to represent deposit contributors on the Committee.

Notice of the Meeting.

2. The clerk or acting clerk to the Committee shall deliver or send by post to each member of the Committee entitled to be present at the meeting, notice of the time and place of the meeting, so as to reach his last known place of abode or business in England not later than three clear days before the day of meeting, and the notice shall state the purpose for which the meeting is to be held.

Chairman.

3. If the chairman of the Committee is entitled to be and is present at the meeting, he shall preside, and if he is not present the members present at the meeting shall elect from among themselves some person to act as chairman for the meeting.

Method of Election.

4.—(1) Every candidate shall be proposed by one member present at the meeting and seconded by another so present, and where the number of candidates so proposed and seconded does not exceed the number of vacancies to be filled they shall be declared elected.

(2) If the number of candidates exceeds the number of vacancies, a poll shall be taken of the members present at the meeting, and each member so present shall be entitled to record his vote by writing down the name of the candidate for whom he desires to vote, and if there is more than one vacancy, a separate poll shall be taken for the purpose of filling each vacancy.

(3) The clerk or acting clerk to the Committee shall count the votes and shall declare the candidate who has obtained the largest number of votes to be elected.

(4) In the event of any two or more candidates obtaining an equal number of votes the chairman shall have a second or casting vote.

APPENDIX II.—42.

ELECTION OF MEDICAL REPRESENTATIVES TO SERVE UPON INSURANCE COMMITTEES.

S. 59 (2) (*c*).

1. These Regulations may be cited as the National Health Insurance (Insurance Committees Election of Medical Representatives) Regulations (England), 1913.

2.—(1) In these Regulations, unless the context otherwise requires, the following expressions have the respective meanings hereby assigned to them :—

"The Act" means the National Insurance Act, 1911 :

"The Commissioners" means the Insurance Commissioners :

"County" includes a County Borough :

"Committee" means the Insurance Committee constituted for any County :

"Practitioner" means a duly qualified medical practitioner :

"Association" means an Association of practitioners resident in any County formed under paragraph (*c*) of sub-section (2) of Section 59 of the Act for the purpose of electing two members upon the Committee of that County.

"Medical Register" means the register of practitioners established under the Medical Acts.

"Registered address" means, in the case of any practitioner, the address set opposite to his name in the Medical Register.

(2) Where any document is, under these Regulations, required to be despatched by post not later than a named day, it shall be deemed to have been duly despatched if it has been delivered, properly directed, to the Post Office at any place in England before the latest time for posting letters for despatch from that place on that day.

(3) Except as in this Regulation otherwise provided, the Interpretation Act, 1889, applies to the interpretation of these Regulations, as it applies to the interpretation of an Act of Parliament.

3. The election of the two members of the Committee for a County, who in pursuance of paragraph (*c*) of sub-section (2) of Section 59 of the Act are to be elected, if no Association has been formed for that County, by the practitioners resident in that County, shall be held in manner provided by these Regulations.

4. Subject to the provisions of any Regulations which may hereafter be made by the Commissioners, the members so elected

shall be elected for a term of office ending on the fifteenth day of July, 1914, and shall then go out of office and their places shall be filled by election, in accordance with any Regulations made by the Commissioners for the purpose, either by such an Association as aforesaid, or, if no such Association has been formed, by the practitioners so resident as aforesaid.

5. A casual vacancy occurring during the term of office of the members elected under these Regulations shall be filled, if an Association has been formed for the County, by that Association, and if no such Association has been formed, then by any Local Medical Committee which has been formed for the County and recognised by the Commissioners under Section 62 of the Act, or, if no Local Medical Committee has been formed, then by the members of the Committee who have been elected or appointed thereon as practitioners in accordance with paragraphs (*c*) and (*d*) of sub-section (2) of Section 59 and paragraph (ii) of the proviso to that sub-section, acting in such manner as may be approved by the Commissioners for the purpose. Any person elected or appointed to fill a vacancy shall hold office only for the remainder of the term of office of the person in whose place he is elected or appointed.

6. The first election to be held under these Regulations shall be governed by the Rules in the First Schedule to these Regulations, and by the following provisions, that is to say :—

(1) The Commissioners shall appoint a returning officer and one or more persons to act in the place of the returning officer so appointed in the event of the returning officer's inability to act by reason of illness or otherwise.

(2) The persons entitled to make any nomination under these Regulations or to vote as practitioners resident in the County for which the election is held, shall be the practitioners resident in the County whose names appear in the Medical Register upon the thirtieth day of January, 1913, and the place of residence of each such practitioner shall be ascertained for the purpose of these Regulations by reference to his registered address and not otherwise.

(3) The returning officer shall on or before the fourth day of February, 1913, despatch by post to every practitioner at his registered address a notice in such form as the Commissioners may direct informing him that it is intended to hold an election of two members to serve upon the Committee of the County in which that practitioner is resident, and that he is entitled to join with any four other practitioners so resident in nominating one or more persons as candidates at the said election.

(4) Every candidate for election under these Regulations shall be nominated in writing. The nomination paper shall be in the form, and shall contain the particulars, set out in the Second Schedule to these Regulations, or shall be in such other form to the like effect as the Commissioners may approve. It shall include a statement signed by the candidate that he has consented to be nominated, and shall be signed by five practitioners resident in the County, and shall be despatched by post to the Office of the Commissioners not later than the tenth day of February, 1913. No misnomer or inaccurate description of any person or place named in any nomination paper shall invalidate that paper where, in the opinion of the returning officer, the description of the person or place is such as to be commonly understood.

(5) Any person nominated as a candidate may withdraw his candidature by despatching by post to the Commissioners, not later than the twelfth day of February, 1913, a notice in writing of his withdrawal signed by him.

(6) Immediately after the twelfth day of February, 1913, the returning officer shall examine the nomination papers received in respect of each County, and shall decide, in accordance with these Regulations, as to the validity of any nomination paper so received. If two candidates, and no more, stand nominated in respect of any County, the returning officer shall notify the Commissioners, and the Commissioners shall forthwith declare those two candidates to be elected. If not more than one candidate stands nominated, the returning officer shall notify the Commissioners, and the Commissioners shall forthwith declare that candidate elected, and the remaining vacancy shall be filled up after the expiration of one month, as if it were a casual vacancy.

(7) If the number of candidates nominated exceeds two, the returning officer shall, as soon as conveniently may be, and not later than the eighteenth day of February, 1913, despatch by post to the registered address of every practitioner resident in each County a notice informing him of the names of the candidates nominated for that County, together with a ballot paper in the form set out in the Third Schedule to these Regulations, but no such notice or form shall disclose the names of the persons by whom the nominations have been made. Every practitioner desiring to record his vote shall mark the ballot paper in accordance with the Rules in Part I. of the first Schedule to these Regulations, and shall despatch by post the ballot paper so marked to the Commissioners not later than the twenty-first day of February, 1913.

(8) The returning officer shall examine the ballot papers and count the votes recorded thereon, in accordance with the Rules in

Part II. of the First Schedule to these Regulations, and shall as soon as practicable notify to the Commissioners the result of the election, and the Commissioners shall thereupon publish the result of the election in such manner as they think necessary for the purpose of bringing the result, as it affects each County, to the knowledge of the practitioners resident in that County.

(9) The returning officer, and every officer, clerk, or servant employed in connection with the election, shall maintain, and aid in maintaining, the secrecy of the ballot, and shall not communicate to any person any information as to the manner in which any voter has recorded his vote.

(10) Any question arising as to the validity of any nomination paper, or ballot paper, or otherwise, under these Regulations, shall be determined by the returning officer.

(11) No election in respect of any County shall be invalid by reason of any non-compliance with the provisions contained in these Regulations, or by reason of the non-delivery, loss, or miscarriage in the course of post of any document required under these Regulations to be despatched by post, if it appears to the Commissioners that the election was conducted substantially in accordance with the provisions of these Regulations and that the result of such non-compliance, non-delivery, loss, or miscarriage did not affect the result of the election.

(12) Nothing in these Regulations shall entitle any practitioner resident in the Scilly Isles to nominate or vote for a candidate at the election to be held under these Regulations.

January 31*st*, 1913.

FIRST SCHEDULE.

Part I.

METHOD OF VOTING.

1.—(*a*) Every practitioner shall record his vote by placing on his ballot paper the figure "1" in the place opposite to the name of the candidate who is his first choice.

(*b*) Every practitioner may also place upon his ballot paper the figure "2" opposite the name of the candidate who is his second choice, and the figure "3" opposite the name of the candidate who is his third choice, and so on, numbering as many candidates as he pleases in the order of his choice.

2. Every practitioner—

(*a*) shall sign his name at the foot of the ballot paper in the place provided for the purpose;

(*b*) shall set not more than one figure opposite to the name of any one candidate, nor the same figure opposite to the name of more than one candidate.

(*c*) shall so mark his paper that no uncertainty arises as to the candidate for whom he desires to record his vote.

3. Every ballot paper which does not comply with the provisions of these Rules shall be invalid.

Part II.

METHOD OF COUNTING VOTES.

Arrangement of Ballot Papers.

1. The returning officer shall examine the ballot papers and after rejecting any that are invalid shall divide the remainder into parcels according to the first choices recorded for each candidate. He shall then count the number of papers in each parcel, ascertain the total number of valid papers, and credit each candidate with one vote in respect of each valid paper on which his name has been indicated as the first choice.

Ascertainment of Quota.

2. The returning officer shall then divide the total number of valid papers by three, and the result increased by one (disregarding fractions) shall be the number, herein called the "quota," sufficient to secure the return of a candidate.

Vote-values.

3. Except as otherwise expressly provided in these Rules the vote given on each ballot paper shall be reckoned at the value of unity.

Election of Candidates with Quota.

4. Where the total value of the votes so credited to a candidate is equal to or greater than the quota, that candidate shall be declared elected.

Transfer of Surplus Votes.

5.—(*a*) Where the total value of the votes so credited to an elected candidate is greater than the quota, the surplus shall be transferred in accordance with the provisions of this Rule to the remaining candidates indicated on the ballot papers in the parcel of the elected candidate as next in order of the voters' choice.

Examination of Elected Candidate's Papers.

(*b*) The returning officer shall examine all the papers of the elected candidate whose surplus is to be transferred and shall divide the transferable papers into sub-parcels according to the next choices recorded thereon. He shall also make a separate sub-parcel of the non-transferable papers and shall ascertain the number of papers in each sub-parcel.

Value of Transferred Votes.

(*c*) (i) If the number of the transferable papers is equal to or less than the surplus he shall transfer all the transferable papers and each vote thereby transferred shall be reckoned at the value of unity.

(ii) If the number of the transferable papers is greater than the surplus, he shall transfer all the transferable papers, but each vote thereby transferred shall be reckoned at a value ascertained by dividing the surplus by the total number of transferable papers, and calculated to two places of decimals.

Election of Candidate with quota derived from Transferred Votes.

(*d*) The papers transferred to each candidate shall be added to the papers already belonging to that candidate, and where the total value of the votes thereby transferred to that candidate, added to the total value of original votes credited to him, is equal to or greater than the quota, that candidate shall be declared elected.

Disposal of Non-transferable Papers.

(*e*) The non-transferable papers of an elected candidate shall be set aside as finally dealt with.

Exclusion of Candidates lowest on the Poll.

6.—(*a*) Where, as the result of any process under these Rules no candidate has votes of a total value equal to or greater than the quota and one or both vacancies remain unfilled, the returning officer shall exclude from the poll the candidate the total of whose votes is the least in value, and shall distribute all his transferable papers among the remaining candidates according to the next choices recorded thereon. Any non-transferable papers shall be set aside as finally dealt with.

(*b*) The votes recorded for a candidate, who is excluded from the poll under this Rule, shall be transferred at the value at which they were received by him.

(*c*) The process directed by this Rule shall be repeated, if necessary, by excluding, one after another, the candidates with votes least in total value until the remaining vacancy is filled, whether by the election of a candidate with the quota or as hereinafter provided.

(*d*) Where under this Rule it becomes necessary to exclude a candidate, and the votes of two or more candidates are equal in total value, but of less value than those of any other remaining candidate, the candidate for whom fewest original votes are recorded shall be first excluded. If the original votes of those two candidates are equal in value, the returning officer shall decide by lot which candidate is to be first excluded.

Special Provisions as to Election of Remaining Candidates.

7. When the number of remaining candidates is reduced to two, and no candidate has been elected, those two remaining candidates shall be declared elected, whether they have received a number of votes equal in value to the quota or not.

8. Where one vacancy remains unfilled, and the value of the votes of any remaining candidate exceeds the total of the values of the votes of all the other remaining candidates together with any surplus not transferred, that candidate shall be declared elected.

Definitions.

9. In these Rules—

"Remaining candidate" means any candidate not elected and not excluded from the ballot at any time.

"First choice" means the figure "1," "second choice" the figure "2," "third choice" the figure "3," set opposite the name of any candidate, and so on.

"Transferable paper" means a ballot paper on which a second or subsequent choice is recorded for a remaining candidate.

"Non-transferable paper" means a ballot paper on which no second or subsequent choice is recorded for a remaining candidate.

"Original vote," in regard to any candidate, means a vote derived from a ballot paper on which a first choice is recorded for such candidate.

"Transferred vote" in regard to any candidate, means a vote, the value of which is credited to that candidate and which is derived from a ballot paper on which a second or subsequent choice is recorded for such candidate.

"Surplus" means the number by which the value of the votes, original or transferred, recorded for any candidate, exceeds the quota.

SECOND SCHEDULE.

Form of Nomination Paper.

County [*or* County Borough] of _____

We, the undersigned, being five duly qualified medical practitioners having our registered addresses in the County [*or* County Borough] of _____ do hereby nominate the following person as a proper person to serve as a Member of the Insurance Committee for the said County [*or* County Borough] of _____.

Name and Address of Candidate.

Surname.	Other Names.	Registered Address.	County or County Borough in which registered address is situate.

Signatures and Addresses of Nominators.

Surname.	Other Names.	Registered Address.	County or County Borough in which registered address is situate.

I consent to the above nomination.

Signature of Candidate _____

Date _____

THIRD SCHEDULE.

Form of Front of Ballot Paper.

BALLOT PAPER.

County [*or* County Borough] of _____

Names of candidates who have been duly nominated for election as representatives of medical practitioners on the Insurance Committee of the County [*or* County Borough] of _____.

Counterfoil No.....	Order of Choice.	Names of Candidates.
		JOHN BROWN. Address .....
		ALFRED JAMES. Address .....
		HENRY JONES. Address .....
		SAMUEL RICHARDS. Address .....
		WALTER SMITH. Address .....
		ERNEST TAYLOR. Address .....
		JAMES THOMSON. Address .....

NOTE. The Counterfoil must show a number corresponding to that on the back of the ballot paper.

Signature of Voter _____

Instructions to Electors.

The elector votes—

(*a*) by placing the figure "1" opposite the name of the candidate who is his first choice;

He is also invited to place—

(*b*) the figure "2" opposite the name of the candidate who is his second choice;

(*c*) the figure "3" opposite the name of the candidate who is his third choice; and so on, numbering as many candidates as he pleases in order of his choice. The number of choices is not necessarily restricted to the number of vacancies.

The vote will be spoilt if the same figure is placed opposite the name of more than one candidate.

[A number is printed on the back of the ballot paper corresponding with that on the counterfoil.]

APPENDIX II.—43.

PROCEEDINGS OF INSURANCE COMMITTEES.

S. 59 (4).

1.—(1) These Regulations may be cited as the National Health Insurance (Insurance Committees) Regulations (England), 1912.

(2) In these Regulations, unless the context otherwise requires :—

The expression "the Act" means Part I. of the National Insurance Act, 1911 ;

The expression "the Commissioners" means the Insurance Commissioners ;

The expression "the Committee" means the Insurance Committee.

(3) The Interpretation Act, 1889, applies to the interpretation of these Regulations as it applies to the interpretation of an Act of Parliament.

Chairman

2.—(1) The Committee shall appoint some member of the Committee to be chairman of the Committee, and the person so appointed shall, if he so long remains a member of the Committee, hold office for such period as may be specified in the resolution of the Committee under which he is appointed.

(2) At every meeting of the Committee the chairman if present shall preside.

If the chairman is absent from any meeting, the members present at the meeting shall elect from among themselves some person to act as chairman as respects that meeting.

Time and place of meeting.

3. The time and place of holding the first meeting of the Committee shall be fixed by the Commissioners, and the subsequent meetings of the Committee shall be held at such times and places as the Committee may from time to time appoint :

Provided that a meeting of the Committee shall be held at least once in every three months.

Notices of meetings.

4. Notices of all meetings of the Committee shall be delivered or sent by post so as to reach the last known place of abode or business in England of each member of the Committee three clear days before the day of meeting.

Voting.

5. Every question at a meeting of the Committee shall be determined by a majority of the votes of the members of the Committee present and voting on the question, and, in case of an equal division of votes, the chairman of the meeting shall have a second or casting vote.

Vacancies, &c., not to invalidate proceedings.

6. The proceedings of a Committee shall not be invalidated by any vacancy in their number or by any defect in the appointment of any member of the Committee.

Officers of Committee.

7.—(1) The Committee shall appoint some fit person to act as clerk to the Committee, and may, with the consent of the Commissioners, appoint such other officers or servants as may be necessary, to hold office during the pleasure of the Committee.

(2) The Committee may, with the consent of the Commissioners, pay to the clerk and to their other officers and servants such remuneration as the Committee think fit.

(3) The clerk of every committee shall immediately upon his appointment notify the appointment, together with his name and address, to the Commissioners.

Minutes of proceedings.

8.—(1) Minutes of the proceedings at every meeting of the Committee and a record of the attendance of the members of the Committee shall be duly kept by the clerk.

(2) Unless and until the contrary is proved, every meeting in respect of the proceedings whereof a minute has been made in accordance with the above provision shall be deemed to have been duly convened and held, and all the members present at the meeting shall be deemed to have been duly qualified.

Offices of Committee.

9. The Committee may, for the purposes of their duties under the Act, provide themselves with offices, and for that purpose may use any offices belonging to a local authority, subject to the consent of the authority, with or without payment, as may be agreed:

Provided that the Committee, before taking any steps to acquire premises, shall satisfy themselves that the use of the offices of a local authority cannot be obtained on reasonable terms and conditions.

Sub-committees.

10.—(1) Subject to the provisions of the Act and of these Regulations, the Committee may appoint such sub-committees as they may think expedient and may delegate to any sub-committee so appointed any of the powers and duties of the Committee:

Provided that—

(i) No expenditure shall be incurred by the sub-committee without the consent of the Committee; and

(ii) Every sub-committee shall report its proceedings to the Committee at such times and in such manner as the Committee appoint.

(2) Sub-committees may consist wholly or partly of members of the Committee as the Committee may, in their discretion, determine.

(3) Subject as aforesaid, the provisions of these Regulations relating to the constitution, chairman, and proceedings of Committees shall apply to sub-committees as they apply to Committees, with the substitution of the sub-committee for the Committee.

11. Subject to the provisions of the Act and of Regulations made by the Commissioners, the Committee may make, vary, and revoke Standing Orders for the regulation of their proceedings and business. Power to make Standing Orders.

12. Subject to the provisions of these Regulations, the quorum, proceedings, and place of meeting of the Committee shall be such as the Committee determine: Power of Committee to determine procedure.

Provided that the quorum shall in no case be less than one-third of the whole number of the Committee.

13. Subject to the provisions of any Regulations which may be hereafter made by the Commissioners, all the members of the Committee in office on the 15th day of July, 1914, shall go out of office on that date, and their places shall be filled by new appointments to be made at such time and in such manner as may be prescribed by Regulations made by the Commissioners. Term of office.

July 5th, 1912.

APPENDIX II.—44.

Constitution, Powers and Duties of District Insurance Committees.

S. 59 (4).

1.—(1) These Regulations may be cited as the National Health Insurance (District Insurance Committees) Regulations (England), 1912.

(2) In these Regulations unless the context otherwise requires—

The expression "the Act" means the National Insurance Act, 1911;

The expression "the Commissioners" means the Insurance Commissioners;

The expression "Committee" means the Insurance Committee for any county;

The expression "District Committee" means a District Insurance Committee constituted under these Regulations.

(3) The Interpretation Act, 1889, applies to the interpretation of these Regulations as it applies to the interpretation of an Act of Parliament.

2. The Committee of every county shall (except in cases where, owing to special circumstances, the Commissioners consider it unnecessary), within six months after the commencement of the Act, prepare and submit for approval in such manner as is mentioned in the proviso to Subsection (4) of Section 59 of the Act, such a scheme for the appointment of District Committees for their County as is mentioned in the said proviso. Preparation and submission of scheme.

Provisions to be contained in scheme.

3.—(1) The scheme shall provide—

(*a*) that each District Committee shall consist of such number of members, appointed by such bodies and persons and in such manner, as may be provided in the scheme;

(*b*) for the assignment and delegation to each District Committee of such of the powers of the Committee as may be provided in the scheme; and

(*c*) that all matters relating to the exercise by the Committee of such of their powers under the Act (not being powers assigned or delegated under the scheme) as may be determined by the Committee by standing order, shall stand referred to the District Committees, and that the Committee shall, before exercising any such powers, unless in their opinion the matter is urgent, receive and consider the report of the District Committee concerned with respect to the matter in question:

Provided that—

(i) there shall be on every District Committee a majority of persons who are insured persons or are, in the opinion of the Committee, persons representative of the insured persons in the area; and

(ii) the scheme shall provide for the inclusion among the members of every District Committee of

(*a*) persons appointed by each of the bodies specified in the First Schedule to these Regulations; and

(*b*) not less than two women; and

(iii) the scheme may, as a qualification for appointment, require as respects any person to be appointed a member, or any proportion of the persons to be appointed members, of the District Committee that his or their usual place of residence or place of business or employment is situated within the area of the District Committee; and

(iv) the scheme shall not provide for the delegation or assignment to a District Committee of any of the powers or duties specified in the Second Schedule to these Regulations, except that where by the operation of any Act of Parliament passed before the commencement of these Regulations the area of any District Committee will at a date subsequent to the commencement of these Regulations be excluded from the area of the Committee, the scheme may provide for the assignment to the District Committee of that area of such of those powers and duties, subject to such reservations and conditions, as may appear most convenient in the circumstances.

(2) The scheme shall also provide for the quorum, term of office, and rotation of members, and proceedings generally of

District Committees, and for the employment (subject to the consent of the Committee) of officers by District Committees.

Expenses of District Committees.

4.—(1) The District Committee shall submit to the Committee an estimate of the expenditure to be incurred by the District Committee in the exercise of the powers and duties assigned or delegated to them at such times and in such form and manner as may be required by the scheme, and no expenditure shall be incurred by the District Committee except in accordance with that estimate or upon the authority of a resolution of the Committee.

(2) The Committee shall from time to time by standing order make provision for the manner in which advances are to be made to the District Committees, and the District Committees shall keep such accounts as may be necessary to meet any requirements of the Commissioners and of the Committee and shall comply with all such provisions as are necessary to enable a proper audit of the accounts to be carried out.

November 22nd, 1912.

SCHEDULES.

First Schedule.

Bodies entitled to Representation upon the District Committee.

(i) The Insurance Committee.
(ii) The council of every borough, urban district, or rural district whose area is included in that of the District Committee.
(iii) Any association of Approved Societies or any class of Approved Societies which, in the opinion of the Committee, is representative of the insured persons or classes of insured persons resident in the area of the District Committee.
(iv) Any Local Medical Committee recognised by the Commissioners under the Act which has been formed for any area including or corresponding to that of the District Committee.
(v) Any association of deposit contributors which has been formed for any area including that of the District Committee.
(vi) Any committee, representative of chemists and other persons, firms and bodies corporate undertaking the supply of drugs, medicines and appliances under the arrangements made by the Committee to insured persons in the area of the District Committee.

Second Schedule.

Powers and duties not to be assigned or delegated to District Committees.

(*a*) The completion of arrangement for the treatment of tuberculosis and other prescribed diseases;
(*b*) Negotiations with Approved Societies in respect of the cost of the Medical Benefit of their members resident in the county and of the administration thereof;
(*c*) The determination of the amount to be paid in respect of the cost of the Medical Benefit of deposit contributors;

(d) The decision of the terms on which medical practitioners are to be invited to undertake treatment and of the method and amount of their remuneration;

The determination of the method and amount of the remuneration of persons, firms and bodies corporate undertaking the supply of drugs, medicines and appliances.

APPENDIX II.—45.

ACCOUNTS OF INSURANCE COMMITTEES.

S. 60 (1) (c).

Short title.

1. These Regulations may be cited as the National Health Insurance (Accounts of Insurance Committees) Regulations, 1913.

Interpretation.

2.—(1) The Interpretation Act, 1889, applies to the interpretation of these Regulations as it applies to the interpretation of an Act of Parliament.

(2) In these Regulations, unless the context otherwise requires—

"The Act" means the National Insurance Act, 1911:

"The Commissioners" in relation to any accounts of an Insurance Committee means the Insurance Commissioners appointed under the Act for that part of the United Kingdom in which the area of the Insurance Committee is situated:

"The Committee" means the Insurance Committee for any area:

"The Clerk" means the clerk or other officer acting as clerk to the Committee:

"Society" means an Approved Society:

"Benefits" means benefits under Part I. of the Act.

Books and Accounts.

3.—(1) Every Committee shall record their transactions in the books and accounts specified in the First Schedule to these Regulations.

(2) If any Committee satisfy the Commissioners that it is necessary or desirable that the Committee should keep any other books or accounts submitted by the Committee for the approval of the Commissioners and of such a nature as to furnish substantially the same information as the books or accounts specified in the First Schedule to these Regulations, the Commissioners may approve the books or accounts so submitted, and any books or accounts so approved shall, as respects that Committee, be deemed to be substituted for the books or accounts specified in the First Schedule to these Regulations.

4.—(1) There shall be charged to the "Benefits Administration Fund Account" in the books of the Committee all payments made by the Committee in respect of the administration of benefits :— Benefits Administration Fund.

(2) There shall be carried to the credit of the Benefits Administration Fund Account

(i) all sums credited to or received by or on behalf of the Committee in respect of—

(*a*) the cost of administration of Medical Benefit under subsection (6) of Section 15 of the Act ;

(*b*) the expenses incurred in the administration of benefits in respect of deposit contributors under paragraph (*c*) of Section 42 of the Act ;

(*c*) the administrative expenses of the Committee under subsection (2) of Section 61 of the Act ;

(*d*) the cost of the administration through the Committee of maternity benefit payable out of the Navy and Army Insurance Fund under paragraph (*f*) of subsection (3) of Section 46 of the Act ;

(*e*) the cost of the administration through the Committee of any benefits payable out of the Navy and Army Insurance Fund under paragraph (*h*) of subsection (3) of Section 46 of the Act ;

(*f*) the cost of the administration by the Committee of the benefits of any members of the Seamen's National Insurance Society under paragraph (12) of Section 48 of the Act ;

(*g*) costs incurred by the Committee under the provisions of subsection (2) of Section 11 of the Act ;

(*h*) the fines payable by virtue of any rules made under subsection (3) of Section 14 of the Act ;

(*i*) in respect of costs incurred by the Committee under the provisions of subsection (5) of Section 63 of the Act ;

(*k*) the expenses of the administration of benefits so far as those expenses are defrayed out of moneys provided by Parliament.

(ii) an amount equal to the sum debited to the Sanatorium Benefit Fund Account in respect of the expenses of administration of sanatorium benefit.

5.—(1) There shall be charged to the "General Purposes Fund Account" in the books of the Committee all payments made by the Committee in pursuance of the Act otherwise than in respect of benefits or the administration of benefits. General Purposes Fund.

(2) There shall be carried to the credit of the General Purposes

Fund Account any sums credited to or received by or on behalf of the Committee—

(*a*) from societies under paragraph (*b*) of subsection (2) of Section 12 of the Act:

(*b*) from local authorities under subsection (3) of Section 61 of the Act.

Sanatorium Benefit Fund.

6.—(1) There shall be charged to the "Sanatorium Benefit Fund Account" in the books of the Committee—

(*a*) all payments made by or on behalf of the Committee for defraying the expenses of sanatorium benefit; and

(*b*) an amount equal to so much of the expenses of administration of benefits as represents, as nearly as may be, the expenses of administration of sanatorium benefit.

(2) There shall be carried to the credit of the Sanatorium Benefit Fund Account all sums credited to or received by or on behalf of the Committee under—

(*a*) subsection (2) of Section 16 of the Act;

(*b*) subsection (3) of Section 17 of the Act;

(*c*) paragraph (*e*) of Section 42 of the Act in respect of sanatorium benefit.

Medical Benefit. Fund.

7.—(1) There shall be charged to the "Medical Benefit Fund Account" in the books of the Committee the amounts to be credited to—

(*a*) the Panel Fund under the provisions of Regulation 39 and paragraph (1) of Regulation 45 of the National Health Insurance (Administration of Medical Benefit) Regulations, 1912.

(*b*) the Drug Fund under the provisions of paragraph (1) of Regulation 43 and paragraph (1) of Regulation 45 of the said Regulations;

(*c*) the Drug Suspense Fund under the provisions of paragraph (1) of Regulation 45 of the said Regulations;

(*d*) the Institutions Fund under the provisions of paragraph (1) of Regulation 48 of the said Regulations;

(*e*) the Special Arrangements Fund under the provisions of paragraphs (1) and (3) of Regulation 49 of the said Regulations.

(2) There shall be carried to the credit of the Medical Benefit Fund Account all sums at the disposal of the Committee for the purposes of medical benefit.

Approval of Forms by Commissioners.

8. The forms of all books and accounts required to be kept by a Committee under or in pursuance of these Regulations other than the form of the general cash book shall be submitted by the Committee for the approval of the Commissioners.

9. These Regulations shall, with the necessary modifications and adaptations, have effect as respects the accounts of Committees which have combined under the provisions of subsection (5) of Section 59 of the Act, in the same manner as they apply to the accounts of Committees. Accounts of combined Insurance Committees.

10.—(1) These Regulations in their application to Scotland shall be subject to the following modifications:— Application to Scotland and Ireland.

References to the National Health Insurance (Administration of Medical benefit) Regulations, 1912, shall be construed as references to the National Health Insurance (Administration of Medical Benefit) Regulations (No. 2) (Scotland), 1912.

(2) These Regulations in their application to Ireland shall be subject to the following modifications:—

(i) sub-paragraph (*a*) of paragraph (2) of Regulation 4 and Regulation 7 shall not apply, and

(ii) in the first Schedule numbers 7 (*e*) (*f*) (*g*) (*h*) (*i*) (*j*), 8, 9, 10 and 11 shall not apply.

January 14th, 1913.

SCHEDULES.

First Schedule.

BOOKS AND ACCOUNTS TO BE KEPT BY INSURANCE COMMITTEES.

1. Sanatorium Benefit Register.
2. Register of persons entitled to benefits administered by the Insurance Committee.
3. General Cash Book in the form appearing in the Second or Third Schedule to these Regulations as the case may require.
4. Minute Book showing the payments authorised by the Committee.
5. Inventory of the property of the Committee not being moneys or securities.
6. Register of sealed instruments and agreements and contracts entered into by or on behalf of the Committee.
7. Ledger, containing the following accounts, together with, as respects each particular account, such subsidiary accounts as the Commissioners may from time to time require: —

(*a*) Current Account with the Insurance Commissioners;
(*b*) Benefits Administration Fund;
(*c*) General Purposes Fund;
(*d*) Sanatorium Benefit Fund;
(*e*) Medical Benefit Fund;
(*f*) Panel Fund;
(*g*) Drug Fund;
(*h*) Drug Suspense Fund;
(*i*) Institutions Fund;
(*j*) Special Arrangements Fund;
(*k*) Deposit Contributors' Benefit Account;
(*l*) Any other accounts which may be found necessary or desirable.

8. Register of sums due and paid to medical practitioners.
9. Register of sums due and contributed towards the expenses of systems or institutions approved under subsection (4) of Section 15 of the Act.
10. Register of sums due and paid in respect of the supply of drugs, medicines, and appliances.
11. Register of claims received from and payments made to insured persons required or allowed to make their own arrangements in respect of medical benefit.
12. Register of payments made in respect of benefits of deposit contributors.

N.B.—The Second Schedule is omitted.

APPENDIX II.—46.

DECISION OF QUESTIONS.

S. 66 (1).

Short Title and Interpretation.

1.—(1) These Regulations may be cited as the National Health Insurance (Decision of Questions) Regulations (England), 1913.

(2) In these Regulations, unless the context otherwise requires :—

The expression "the Act" means Part I. of the National Insurance Act, 1911;

The expression "the Commissioners" means the Insurance Commissioners;

The expression "Society" means an Approved Society;

The expression "question" means a question required to be determined by the Commissioners under Section 66 of the Act, not being a question required to be determined by a Society under these Regulations;

The expression "application" means an application under these Regulations for the determination of a question.

(3) The Interpretation Act, 1889, applies to the interpretation of these Regulations as it applies to the interpretation of an Act of Parliament.

Certain questions to be determined by Society

2. Any question as to the rate of contributions payable by or in respect of any insured person who is or is about to become a member of a Society shall, instead of being determined by the Commissioners, be determined by the Society unless the question is a question the decision of which—

(*a*) may affect the interest of an employer; or

(*b*) may involve the payment of a portion of any contribution out of moneys provided by Parliament; or

(*c*) may affect the amount of any reserve value to be credited to any Society.

Application for the determination of questions.

3. Any person who desires to obtain the decision of the Commissioners on any question may make an application for the purpose by delivering or sending to the Commissioners, or to such person as they may appoint for the purpose of receiving applications, an application in such one of the forms set out in the First Schedule to these Regulations as is appropriate to the case, or in a form substantially to the like effect.

Procedure in case of question not relating to class of employment.

4.—(1) In any case where the question to which an application relates is not a question whether a class of employment is or will be employment within the meaning of the Act, the Commissioners, or such person as they may appoint for the purpose of sending notices under this Regulation, shall, subject to the provisions of these Regulations, as soon as may be after the receipt of the application, deliver or send to any person appearing to be interested a notice that the application has been made, together with a copy of the application and a blank form of particulars in the form set out in the Second Schedule to these Regulations.

(2) The notice shall also state that the person to whom a notice is delivered or sent must fill up the form and before the date specified in the notice deliver it or send it to the person specified in that behalf in the notice, and that if he fails so to do he will not be entitled to be heard by the Commissioners before the determination of the question.

(3) As soon as may be after the expiration of the period specified in the notice for the submission of particulars by the interested parties, the Commissioners shall proceed to fix a date for the hearing of the application and shall send seven days' notice of the date so fixed to the applicant and to such of the persons to whom notice of the application was given as have filled up and returned the form of particulars within the prescribed time.

Procedure as to questions relating to class of employment.

5.—(1) If the question to which the application relates is a question whether a class of employment is or will be employment within the meaning of the Act, the Commissioners shall, subject to the provisions of these Regulations, as soon as may be after the receipt of the application, unless they determine to submit the question for decision to the High Court in accordance with the provisions of proviso (iii) to subsection (1) of Section 66 of the Act, proceed to fix a date for the hearing of the application.

(2) Not less than two weeks before the date fixed by the Commissioners for the hearing of the application they shall give public notice of the application having been made and of the date and place fixed for the hearing in such manner as the Commissioners think best adapted for bringing the matter to the notice of persons interested.

(3) In the event of the Commissioners determining to submit the question for decision to the High Court they shall send notice in writing of their determination to the applicant, and shall in addition either send notice of the application having been made and of their determination to any person appearing to them to be interested or (if they think the case is one in which public notice ought to be given) give notice to that effect publicly in such manner as they think fit.

Reference of application for consideration and report, and hearing before person specially appointed.

6. The Commissioners may at any time before giving their decision on any question, refer the application for consideration and report to any officer of the Commissioners or other person appointed for the purpose, and, if they think fit, may direct that the hearing (if any) shall take place before the person so appointed, and where the Commissioners so direct, the notice of the date fixed for the hearing required to be sent or published by the Commissioners under the two last preceding Regulations shall include a statement that the Commissioners have so directed and of the name and address of the person appointed.

Miscellaneous provisions as to hearing.

7.—(1) A hearing under these Regulations shall take place at the head office of the Commissioners, unless the Commissioners specially appoint some other place for the purpose.

(2) The applicant may attend and be heard at the hearing, and if any other person desires so to attend and be heard, he may, not less than three days before the date fixed for the hearing, apply to the Commissioners or the person before whom the hearing is to take place, and the Commissioners, or that person, if satisfied that the person so desiring to attend and be heard is interested in the application, may authorise him to attend and be heard accordingly.

(3) Any person entitled to attend or to be heard at the hearing may appear in person, or, with the consent of the Commissioners or the person before whom the hearing takes place,—

(*a*) by counsel or by solicitor;

(*b*) by any member of his family;

(*c*) by any person regularly and exclusively employed by him;

(*d*) in the case of a company or corporation, by any director or officer of the company or corporation; or

(*e*) by any officer or member of any society or other body of persons of which the person in question is a member or with which he is connected.

(4) The Commissioners or person before whom the hearing takes place, as the case may be, may adjourn the hearing from time to time as seems fit to them or him.

(5) Subject as aforesaid, the procedure at a hearing under these Regulations shall be such as the Commissioners or the person before whom the hearing takes place may determine.

Power of persons interested to make representations and power of requiring information from, or attendance of, persons.

8.—(1) If at any time before the conclusion of the hearing, any representations with reference to the application are made in writing by or on behalf of any person appearing to be interested, the Commissioners or the person before whom the hearing takes place as the case may be, shall take those representations into consideration.

(2) The Commissioners may at any time before giving their decision require any person appearing to them to be interested in the determination of the question to supply to them such information in writing as they think necessary for the purpose of enabling them to give a decision and as it is in his power to give, and the Commissioners or the person before whom any hearing takes place may, if it seems desirable, require the attendance of any such person at the hearing in order to give oral information on the subject of the application.

Power of Commissioners to decide applications summarily or without oral hearing.

9. If on the consideration of any application it appears to the Commissioners for any reason either that the giving of notice of the application or the holding of a hearing can properly be dispensed with, then (notwithstanding anything in these Regulations) the Commissioners shall not be bound to give notice of the application or to hold a hearing, as the case may be, and in any case in which they decide to dispense with the giving of notice they may give their decision forthwith, and in any case in which they decide to dispense with the holding of a hearing they may give their decision after receiving and considering any particulars or any representations with reference to the application which may be received from any persons.

Notice of decision.

10.—(1) As soon as may be after the determination of any question, the Commissioners shall cause a memorandum in writing of their decision to be drawn up in the form set out in the Third Schedule to these Regulations, and shall send a copy of the memorandum to the applicant, and shall also take such other steps, either by giving public notice of their decision or by sending a copy of the memorandum to any persons, as appear to them to be necessary for the purpose of making the decision known to all persons interested.

(2) The Commissioners shall not be obliged to give any reasons for their decision of any question.

Provision as to sending of notices.

11. Any notice or other document required or authorised to be sent to any person for the purpose of these Regulations shall be deemed to be duly sent if sent by post addressed to that person at his ordinary address.

Repeal of existing Regulations.

12. The National Health Insurance (Decision of Questions) Regulations (England), 1912, are hereby revoked.

March 19th, 1913.

SCHEDULES.

First Schedule.

Form A.

NATIONAL INSURANCE ACT, 1911.

[*Note.*—Particular attention is directed to the form of declaration below to be signed by the applicant.]

APPLICATION FOR DETERMINATION OF A QUESTION UNDER SECTION 66 (1) (a).

1. FULL NAME AND ADDRESS OF APPLICANT:—

....

.....

.....

2. NATURE OF APPLICANT'S INTEREST IN DETERMINATION OF QUESTION (whether interested as EMPLOYER or EMPLOYEE or otherwise):—

3. OUTLINE OF QUESTION RAISED:—

A. Case of Employment or Class of Employment.

(1) NAME AND ADDRESS OF EMPLOYER.

....

.....

.....

BUSINESS OR OCCUPATION.....

(2) NAME AND ADDRESS OF EMPLOYEE.

....

.....

.....

(3) PARTICULARS OF CONTRACT :—

(i) Who engages?	
(ii) Who can (*a*) dismiss and (*b*) in what circumstances?	(*a*) (*b*)
(iii) Whether employment is a whole-time employment.	
(iv) (*a*) Amount of remuneration, and (*b*) whether a fixed salary or by time, by piece, or commission or otherwise.	(*a*) (*b*)
(v) Who is liable to make the payment?	
(vi) Nature of duties to be performed.	
(vii) Who gives orders or directions?	
(viii) Extent of employer's right of control during performance of duties.	
(ix) Any further information that can be given, including copies of the contract of service (if in writing), and of any documents bearing on above questions.	

B. Case of Voluntary Contributor.

(i) Age of person concerned. (ii) Description of occupation, stating whether regular or not.	
(iii) Income derived from occupation.	
(iv) Income derived from sources other than regular occupations.	
(v) If partly dependent on others, indicate extent of dependence.	
(vi) If previously an insured person, state for what period, giving dates.	
(vii) If a married woman state (*a*) date of marriage; (*b*) whether insured and a member of an Approved Society before marriage.	(*a*) (*b*)

4. NAMES AND ADDRESSES OF OTHER PERSONS DIRECTLY INTERESTED IN SETTLEMENT OF QUESTION:—

.....
.....
.....
.....

5. REASONS FOR CONSIDERING THAT THE APPLICATION OF THE ACT IN THE PARTICULAR CASE IS OPEN TO QUESTION:—

DECLARATION.

I declare that the above particulars given with a view to the determination by the Insurance Commissioners under Section 66 (1) (*a*) of the National Insurance Act, 1911, of the question whether (*set out as briefly and as clearly as possible the question raised*)

.....
.....
.....

are to the best of my knowledge and belief correct.

Signed (*Name*).....
(*Address*).....
.....
(*Date*).....

Section 66 (1) (*a*), to which reference is made in the foregoing declaration, is as follows:—

"If any question arises—

"(*a*) as to whether any employment or any class of employment is or will "be employment within the meaning of this Part of this Act or as "to whether a person is entitled to become a voluntary contributor; ". . . . . the question shall be determined by the Insurance "Commissioners, in accordance with regulations made by them for the "purpose:

"Provided that—

"(i) if any person feels aggrieved by the decision of the Insurance "Commissioners on any question arising under paragraph (*a*), he may "appeal therefrom to the county court, with a further right of appeal "upon any question of law to such judge of the High Court as may be "selected for the purpose by the Lord Chancellor, and the decision of "that judge shall be final."

INSTRUCTIONS to be followed in filling up the foregoing statement.

1. *Where the employment is not by way of manual labour and the question depends on the rate of remuneration, full particulars of the time occupied in and the amount earned from the employment should be supplied in paragraphs* (iii) *and* (iv) *under heading A, and, where the amount tends to vary, the extent of the variation should be clearly set out, particulars being given over a sufficiently long period of time to enable a reasonable average to be taken.*

2. *Where the question is whether an employment is by way of manual labour great care should be taken in filling up paragraph* (vi) *to show clearly how far work with the hands is essential to the person's employment, and how far it is merely incidental to some other form of work.*

3. *In all cases in filling up paragraph* (vii) *it should be made clear whether the employer or someone on his behalf has the right at any time to step in and say how the work is to be performed. The degree of control exercised is a point of great importance in connection with a contract of service.*

Form B.

NATIONAL INSURANCE ACT, 1911.

[NOTE.—Particular attention is directed to the Form of Declaration below to be signed by the Applicant.]

APPLICATION FOR DETERMINATION OF A QUESTION UNDER SECTION 66 (1) (*b*).

1. FULL NAME AND ADDRESS OF APPLICANT:—

.....

.....

.....

2. NATURE OF APPLICANT'S INTEREST IN DETERMINATION OF QUESTION (whether interested as EMPLOYER or EMPLOYEE or otherwise):—

3. FULL NAMES AND ADDRESSES OF EMPLOYER AND EMPLOYEE (if insured person is an EMPLOYED CONTRIBUTOR).

(*a*) EMPLOYER .....

.....

.....

(*b*) EMPLOYEE .....

.....

.....

4. OUTLINE OF QUESTION RAISED.

(Explain any apparent difficulties.)

DECLARATION.

I declare that the above particulars given with a view to the determination by the Insurance Commissioners under Section 66 (1) (*b*) of the National Insurance Act, 1911, of the question (*set out as briefly and as clearly as possible the question raised*)

.....

.....

.....

are to the best of my knowledge and belief correct.

Signed (*Name*).....

(*Address*).....

.....

(*Date*).....

Section 66 (1) (*b*) to which reference is made in the foregoing declaration is as follows:—

"If any question arises . . . . . .

"(*b*) as to the rate of contributions payable by or in respect of any "insured person . . . . . .

"the question shall be determined by the Insurance Commis- "sioners, in accordance with regulations made by them for the "purpose:

Provided that . . . . . .

"(ii) the regulations of the Insurance Commissioners may provide for "questions under paragraph (*b*) being determined, in the case of "any person who is or is about to become a member of an "Approved Society, by the Society." *

* The Regulations made under the above Section provide that where any question arises as to the rate of contributions payable by or in respect of any insured person who is, or is about to become, a member of an Approved Society, the question shall be decided by the Society, unless the question is a question the decision on which—

(*a*) may affect the interests of an employer, or

(*b*) may involve the payment of a portion of any contribution out of moneys provided by Parliament, or

(*c*) may affect the amount of any reserve value to be credited to any Society.

Form C.

NATIONAL INSURANCE ACT, 1911.

[NOTE.—Particular attention is directed to the Form of Declaration below to be signed by the applicant.]

APPLICATION FOR DETERMINATION OF A QUESTION UNDER SECTION 66 (1) (*c*).

EMPLOYER'S NAME.....

Address.....

.....

EMPLOYEE'S NAME.....

Home Address.....

.....

Occupation.....

Age.....

Number of days ordinarily worked per week.	
Number of hours ordinarily worked per week.	
Cash wages received by the employee in the week in respect of which the question is raised.	
Number of hours worked during that week.	

The statement below as to "Allowances" should also be filled up unless the Employee receives both board and lodging as part of his remuneration. Whether this is or is not the case should be stated in the space below.

Does the Employee receive both board and lodging as part of the remuneration?

	Particulars.	Estimated money value for the week in question. £	s.	d.
ALLOWANCES RECEIVED IN ADDITION TO MONEY:—				
Meals (mention number per day)				
Lodging				
Cottage (state full yearly rent which it is worth for letting purposes).				
Wearing Apparel... ...				
Fuel (give quantity)				
Light (,, ,,) ...				
Vegetables (,,) ...				
Milk (,, ,,) ...				
Set out in detail any other "allowances."	(*a*)			
(*b*)				
(*c*)	TOTAL			

DECLARATION.

I declare that the above particulars given with a view to the determination by the Insurance Commissioners under Section 66 (1) (*c*) of the National Insurance Act, 1911, of the question whether (*set out as briefly and as clearly as possible the question raised*)

are to the best of my knowledge and belief correct.

Signed (*Name*).....

(*Address*) .....

(*Date*).....

Section 66 (1) (*c*) to which reference is made in the foregoing declaration is as follows:—

"If any question arises . . . . . .

"(*c*) As to the rates of contributions payable in respect of an employed "contributor by the employer and the contributor respectively, "the question shall be determined by the Insurance Com- "missioners in accordance with the regulations made by them "for the purpose."

Second Schedule.

NATIONAL INSURANCE ACT, 1911.

PARTICULARS TO BE SUPPLIED BY INTERESTED PARTY.

FULL NAME AND ADDRESS OF PERSON MAKING STATEMENT.

.....

.....

.....

I am interested in the determination of the question raised by the application of which a copy is annexed, as follows :—

I agree with the particulars stated by the applicant, except as regards the following points :—*

(1).

(2).

(3).

I have the following further statement to make :—

I declare that the information given by me above is to the best of my knowledge and belief correct :—

Signed (*Name*).....

(*Address*).....

(*Date*) .....

* *In dealing with these points reference should be made by letter and number to the particulars in the application.*

Third Schedule.

NATIONAL INSURANCE ACT, 1911.

MEMORANDUM OF DECISION OF INSURANCE COMMISSIONERS ON APPLICATION UNDER SECTION 66 (1).

The decision of the Commissioners on the question numbered .....raised on the application dated the .....day of.....made by..... .....of.....is as follows :—

Signed (on behalf of the Commissioners).....

Dated.....

APPENDIX II.—47.

APPEALS AND DISPUTES.

S. 67 (4).

PART I.

GENERAL.

Short title and interpretation.

1.—(1) These Regulations may be cited as the National Health Insurance (Appeals and Disputes) Regulations (England), 1912.

(2) In these Regulations, unless the context otherwise requires:—

The expression "the Act" means the National Insurance Act, 1911:

The expression "the Commissioners" means the Insurance Commissioners:

The expression "dispute" means in Part II. of these Regulations such a dispute (other than a question required to be determined by the Commissioners under Section 66 of the Act) as is mentioned in subsection (1) of Section 67 of the Act, and, in Part III. of these Regulations such a dispute as is mentioned in subsection (2) of that Section:

The expression "decision" in Part II. of these Regulations means the decision in accordance with the rules of the Approved Society of such a dispute as is mentioned in subsection (1) of Section 67 of the Act:

The expression "referee" in relation to any appeal or dispute means the referee appointed by the Commissioners to decide the appeal or dispute:

The expression "hearing" means oral hearing.

(3) The Interpretation Act, 1889, applies to the interpretation of these Regulations as it applies to the interpretation of an Act of Parliament.

Service of notices.

2.—(1) Any notice or other document required or authorised to be sent to the Commissioners under these Regulations shall be sufficiently sent if sent by post in a pre-paid letter addressed to the Secretary, National Health Insurance Commission (England), Buckingham Gate, London, S.W., or if so sent addressed to such person (if any) as the Commissioners may from time to time appoint for the purpose of receiving the notice or document.

(2) Any notice or other document required or authorised to be sent to any person under these Regulations by the Commissioners or by a Referee appointed by the Commissioners to decide an appeal or dispute shall be sufficiently sent if sent by post in a registered letter addressed to him at his ordinary address.

(3) Unless the contrary is proved any notice or document sent as aforesaid shall be deemed to be served at the time at which a letter would be delivered in the ordinary course of post.

(4) In the case of a notice or other document required or authorised by these Regulations to be sent to an Approved Society or branch of an Approved Society, or to an Insurance Committee, the notice shall be sufficiently sent, if sent to the Secretary of the Society or branch, or to the clerk of the Committee, as the case may be.

Miscellaneous provisions as to hearing of appeal or application.

3.—(1) The hearing of an appeal under Part II. or of an application under Part III. of these Regulations, shall be held at the head office of the Commissioners unless the Commissioners specially appoint some other place for the purpose.

(2) Any party to an appeal or to an application may attend and be heard at the hearing of the appeal or application, and if any other person desires so to attend and be heard he may, not less than three days before the date fixed for the hearing, apply in that behalf to the Commissioners or the Referee, and the Commissioners or Referee, if satisfied that the person so desiring to attend and be heard is interested in the appeal or application, may authorise him to attend and be heard accordingly.

(3) Any party to an appeal or to an application and any person entitled to attend or to be heard at the hearing of any appeal or application may appear in person or, with the consent of the Commissioners or Referee:—

(*a*) by counsel or by solicitor;

(*b*) by any member of his family;

(*c*) in the case of an Approved Society or of an Insurance Committee by any officer or member of the Society or Committee appointed by the Society or Committee for the purpose.

(4) The Commissioners or Referee may adjourn the hearing from time to time as seems fit to them or him.

(5) Subject as aforesaid the procedure on the hearing of any appeal or application shall be such as the Commissioners or Referee may determine.

Application of the provisions of the Arbitration Act, 1889.

4. Subject to the provisions of these Regulations, the provisions of the Arbitration Act, 1889, set out in the First Schedule to these Regulations shall with the necessary modifications apply to an appeal under Part II., or to an application under Part III., of these Regulations as if the appeal or application were a reference under a submission and as if the Commissioners were arbitrators or the Referee an umpire.

Use of Forms in Schedule.

5.—(1) The forms set out in the Second Schedule to these Regulations, or forms to the like effect, shall be used in all cases to which those forms are applicable.

(2) Any person desiring to make an application or send a notice in any of the said forms shall be furnished gratis by the Commissioners with the copy of the appropriate form.

PART II.

APPEALS FROM DECISIONS UNDER RULES OF APPROVED SOCIETIES.

Cases in which appeal lies.

6. Subject as hereinafter provided, any party to a dispute may appeal to the Commissioners from the decision on the dispute, but, except in the case of the disputes specified in the Third Schedule to these Regulations only with the leave of the Commissioners previously obtained in accordance with these Regulations:

Provided that no appeal shall lie from the decision of a dispute decided in accordance with subsection (6) of Section 68 of the Friendly Societies Act, 1896.

Application for leave to appeal.
Form 1.

7.—(1) Where any party to a dispute desires to obtain the leave of the Commissioners to appeal from the decision, he shall within 14 days from the date of the decision send to the Commissioners an application in writing for leave to appeal, together with a copy of the decision and a short statement of the grounds of the application.

Form 2.

(2) The Commissioners shall forthwith take into consideration the application for leave to appeal and shall as soon as may be inform the applicant by notice in writing that his application has been granted or refused as the case may be.

Notice of appeal.
Form 3.

8.—(1) An appeal to the Commissioners from a decision may be made by sending to the Commissioners a notice of appeal within one month from the date of the decision, or from the date when notice granting leave to appeal has been received as the case may be.

(2) The notice of appeal shall contain a concise statement of the facts and contentions of law upon which the appellant intends to rely at the hearing.

Form 4.

(3) Any person desiring to withdraw an appeal may do so by sending to the Commissioners a notice of withdrawal.

Notification to respondent of lodgment of appeal.
Form 5.

9.—Subject to the provisions of these Regulations, the Commissioners shall, as soon as may be after the receipt of a notice of appeal, send to the other party to the dispute (in this Part of these Regulations referred to as "the respondent") a notification of the appeal having been lodged, together with a copy of the notice of appeal.

Notice by respondent as to admissions.
Form 5.

10.—The respondents shall within ten days after service upon him of the notification required to be sent by the Commissioners under the last preceding Regulation or within such further time as may be allowed by the Commissioners on an application made to them before the expiration of the said ten days, send to the

Commissioners a notice stating whether and to what extent he admits the facts stated in the notice of appeal together with a concise statement of any further facts and of the contentions of law upon which he intends to rely at the hearing.

Parties limited to grounds stated in notices.

11.—The appellent shall not without the leave of the Commissioners be entitled to rely upon any facts or contentions of law other than those stated in the notice of appeal, and the respondent shall not without the leave of the Commissioners be entitled to rely upon any facts or contentions of law other than those stated in the notice required to be sent by him under the last preceding Regulation.

Extension of time for giving notice of appeal.

12.—(1) The Commissioners may, on the application of any person desiring to appeal, extend the time for giving notice of appeal prescribed by these Regulations in such manner as they in their absolute discretion think fit, and may so extend the time although the application made for the purpose is not made until after the expiration of the time so prescribed.

Form 6.

(2) Any application for the extension of the time for giving notice of appeal must be made in writing to the Commissioners stating the grounds for the application, and a copy of the application must be sent by the applicant to the respondent.

Form 7.

(3) The Commissioners shall give the respondent reasonable opportunity for laying before them in writing any objections which he may have to any such application for an extension of time, and shall consider any such objections.

Amendment of notices and further particulars.

13.—(1) The Commissioners may at any stage of the proceedings allow the amendment of any notice or application under this Part of these Regulations upon such terms as the Commissioners may think just.

(2) The Commissioners may at any time require the appellant or the respondent to furnish to them in writing further particulars with respect to the matter of the appeal, and any particulars so furnished shall be binding upon the person by whom they are furnished in the same manner as if they had been contained in the notice of appeal or the notice required to be sent by the respondent, as the case may be.

Summary determination of appeal.
Form 8.

14.—(1) If the Commissioners, after considering the notice of appeal and any further particulars furnished by the appellant, are of opinion that the appeal is vexatious, frivolous, or otherwise of such a nature that it can properly be determined without a hearing, or if the appellant and respondent before a date for the hearing is fixed inform the Commissioners by notice in writing signed by both parties of their willingness that the appeal should be determined without a hearing, the Commissioners may dispense with a hearing and determine the appeal summarily.

(2) In any case where the Commissioners determine the appeal summarily in favour of the respondent without having received such notice signed by both parties as aforesaid, the Commissioners shall not be bound to send to the respondent notification of the appeal having been lodged.

Notice of hearing. Form 9.

15. Subject to the provisions of the last preceding Regulation, the Commissioners shall as soon as may be fix a date for the hearing of the appeal and shall send to the appellant and respondent not less than fourteen days' notice thereof.

Default of appearance.

16. If, after a notice of hearing has been duly sent to him, either the appellant or the respondent fails to appear at the hearing, such order or award may be made on the appeal and such proceedings may be taken with a view to the determination of the appeal as the Commissioners may think just.

Notification of decision on appeal.

17. The decision of the Commissioners on an appeal under these Regulations shall be in writing signed by the Secretary to the Commissioners, and a copy of the decision shall as soon as may be after the determination of the appeal be sent to the appellant and, unless no notification of the appeal having been lodged has been sent to the respondent, to the respondent.

Provision for cases where referee appointed to decide appeal.

18. In any case in which the Commissioners have authorised a referee appointed by them to decide an appeal the provisions of Regulations 11 to 17, both inclusive, shall have effect as if the reference to the referee so appointed was substituted for a reference to the Commissioners and to the Secretary to the Commissioners.

PART III.

DISPUTES BETWEEN INSURED PERSONS AND INSURANCE COMMITTEES.

Application for decision of a dispute. Form 10.

19.—(1) Any person who desires to obtain a decision of the Commissioners on a dispute may make an application for the purpose by sending a notice of application to the Commissioners.

(2) The notice of application shall contain a concise statement of the facts and contentions of law upon which the applicant intends to rely at the hearing.

Form 11.

(3) Any person desiring to withdraw an application may do so by sending to the Commissioners a notice of withdrawal.

Notification to respondent of lodgment of application. Form 12.

20. Subject to the provisions of these Regulations the Commissioners shall, as soon as may be after the receipt of a notice of application, send to the other party to the dispute (in this Part of these Regulations referred to as "the respondent") a notification that the application has been duly lodged together with a copy of the notice of application.

Notice by respondent as to admissions. Form 12.

21. The respondent shall within ten days after service upon him of the notification required to be sent by the Commissioners under the last preceding Regulation, or within such further time as may be allowed by the Commissioners on an application made to them within the said ten days, send to the Commissioners a notice stating whether and to what extent he admits the facts stated in the notice of application together with a concise statement of any further facts and of the contentions of law upon which he intends to rely at the hearing.

Parties limited to grounds stated in notices.

22. The applicant shall not without the leave of the Commissioners be entitled to rely upon any facts or contentions of law other than those stated in the notice of application, and the respondent shall not without the leave of the Commissioners be entitled to rely upon any facts or contentions of law other than those stated in the notice required to be sent by him under the last preceding Regulation.

Amendment of notices and further particulars.

23.—(1) The Commissioners may at any stage of the proceedings allow the amendment of any notice under this part of these Regulations upon such terms as the Commissioners may think just.

(2) The Commissioners may at any time require the applicant or the respondent to furnish to them in writing further particulars with respect to the matter of the dispute and any further particulars so furnished shall be binding upon the person by whom they are furnished as if they had been contained in the notice of application or the notice required to be sent by the respondent, as the case may be.

Summary determination of application. Form 13.

24.—(1) If the Commissioners after considering the notice of application and any further particulars furnished by the applicant are of opinion that any application is vexatious, frivolous, or otherwise of such a nature that it can properly be dealt with without a hearing, or if the applicant and the respondent before a date for the hearing is fixed inform the Commissioners by notice in writing signed by both parties of their willingness that the application should be determined without a hearing, the Commissioners may dispense with a hearing and determine the application summarily.

(2) In any case where the Commissioners determine the application summarily in favour of the respondent without having received such notice signed by both parties as aforesaid they shall not be bound to send a notification of the application to the respondent.

Notice of hearing. Form 14.

25. Subject to the provisions of the last preceding Regulation the Commissioners shall as soon as may be fix a date for the hearing of the application and shall send to the applicant and respondent not less than fourteen days' notice thereof.

Default of appearance.

26. If after a notice of hearing of the application has been duly sent to him either the applicant or the respondent fails to appear at the hearing, such order or award may be made on the application and such proceedings may be taken with a view to the determination of the application as the Commissioners may think just.

Notification of decision on application.

27. The decision of the Commissioners on an application shall be in writing signed by the Secretary to the Commissioners and a copy of the decision shall as soon as may be after the determination of the dispute be sent to the applicant and, unless no notification of the application has been sent to the respondent, to the respondent.

Provision for cases where referee appointed to decide dispute.

28. In any case in which the Commissioners have authorised a referee appointed by them to decide a dispute the provisions of Regulations 22 to 27, both inclusive, shall have effect as if the reference to the referee so appointed was substituted for a reference to the Commissioners and to the Secretary to the Commissioners.

December 2nd, 1912.

First Schedule.

Provisions of the Arbitration Act, 1889, applied.

Section 7.—The arbitrators or umpire acting under a submission shall, unless the submission expresses a contrary intention, have power—

(*a*) to administer oaths or to take the affirmations of the parties and witnesses appearing ; and

(*b*) to state an award as to the whole or part thereof in the form of a special case for the opinion of the Court ; and

(*c*) to correct in an award any clerical mistake or error arising from any accidental slip or omission.

Section 8.—Any party to a submission may sue out a writ of subpœna ad testificandum, or a writ of subpœna duces tecum, but no person shall be compelled under any such writ to produce any document which he could not be compelled to produce on the trial of an action.

Section 12.—An award on a submission may by leave of the Court or a judge be enforced in the same manner as a judgment or order to the same effect.

Section 20.—Any order made under this Act may be made on such terms as to costs or otherwise as the authority making the order thinks just.

First Schedule.—(*f*) The parties to the reference and all persons claiming through them respectively shall, subject to any legal objection, submit to be examined by the arbitrators or umpire, on oath or affirmation, in relation to the matters in dispute, and shall, subject, as aforesaid, produce before the arbitrators or umpire, all books, deeds, papers, accounts, writings, and documents within their possession or power respectively which may be required or called for, and do all other things which during the proceedings on the reference the arbitrators or umpire may require.

(*i*) The costs of the reference and award shall be in the discretion of the arbitrators or umpire, who may direct to and by whom and in what manner those costs or any part thereof shall be paid, and may tax or settle the amount of costs to be so paid or any part thereof, and may award costs to be paid as between solicitor and client.

SECOND SCHEDULE.

FORM 1.

Application for Leave to Appeal from the Decision on a Dispute in any Case under Part II. of the Third Schedule to these Regulations.

NATIONAL INSURANCE ACT, 1911.

To the Insurance Commissioners.

I, _____, of _____
hereby give notice that I apply for leave to appeal from the decision of _____, given on the _____ day of _____, 19____, in the matter of a dispute between myself and _____, of _____, being a dispute in connection with _____.

A copy of the above-mentioned decision is enclosed herewith.

(Signed) _____

Dated this _____ day of _____, 19____.

[*Here set out a short statement of the grounds on which the applicant desires leave to appeal.*]

FORM 2.

Notice of Leave or of refusal of Leave to Appeal against Decision.

NATIONAL INSURANCE ACT, 1911.

The Commissioners give notice that your application, dated the _____ day of _____, 19____, for leave to appeal from the decision of _____, given on the date and in the matter of the dispute set forth in the said application is hereby granted [refused].

(Signed) _____
Secretary to the Commissioners.

Dated this _____ day of _____, 19____.

To _____,

FORM 3.

Notice of Appeal.

NATIONAL INSURANCE ACT, 1911.

To the Insurance Commissioners.

I, _____, of _____,
hereby give notice of appeal from the decision of _____ given on the _____ day of _____, 19____, in the matter of a dispute between myself and _____ of _____, being a dispute in connection with _____.

The facts and contentions of law upon which I rely in support of the appeal are set forth in the Particulars hereto attached.

(Signed) _____

Dated this _____ day of _____, 19____.

APPELLANT'S PARTICULARS.

[*Here set out a concise statement of the facts and contentions of law upon which the Appellant relies in support of the appeal.*]

FORM 4.

Notice of Withdrawal of Appeal.

NATIONAL INSURANCE ACT, 1911.

To the Insurance Commissioners.

I, _____ of _____,
hereby give notice that I withdraw my appeal from the decision of _____ given on the _____ day of _____ 19____, in the matter of a dispute between myself and _____ of _____.

Notice of the said appeal was duly given to the Insurance Commissioners on the _____ day of _____ 19____.

(Signed) _____

Dated this _____ day of _____, 19____.

FORM 5.

Notification of Lodgment of Appeal.

NATIONAL INSURANCE ACT, 1911.

To _____

TAKE NOTICE that Notice of Appeal has been given from the decision of _____ in a dispute between _____ and _____.

You are hereby required to set out upon the accompanying form particulars in reply in accordance with the instructions thereon, and to return the form to the Commissioners before the _____ day of _____, 19____.

(Signed) _____
Secretary to the Commissioners.

Dated this _____ day of _____, 19____.

This Form is to be filled up and returned to the Commissioners before the _____ day of _____, 19____, failing which the Appeal may be determined forthwith as if every allegation contained in the Appellant's particulars were true.

PARTICULARS BY RESPONDENT IN REPLY.

A.B., Appellant.

C.D., Respondent.

[*Here set out whether and to what extent you admit the allegations contained in the Appellant's particulars, together with a concise statement of any further facts and of the contentions of law upon which you intend to rely at the hearing. If an extension of time for submitting the above particulars in reply is desired the application should be made on this form stating the period for which and the grounds on which the extension of time is desired.*]

(Signed) _____

Dated this _____ day of _____, 19____.

To the Insurance Commissioners.

FORM 6.

Application for Extension of Time for giving Notice of Appeal.

NATIONAL INSURANCE ACT, 1911.

To the Insurance Commissioners.

I, _____, of _____,
hereby give notice that I am desirous of appealing from the decision of _____ given on the ____ day of _____, 19____, in the matter of a dispute between myself and _____ of _____ in connection with _____, and that I hereby apply for an extension of time for giving notice of the Appeal for _____ on the ground that _____.

A copy of this application has been sent by the Applicant to _____.

(Signed) _____

Dated this _____ day of _____, 19____.

FORM 7.

Notice of Objection to Application for Extension of Time.

NATIONAL INSURANCE ACT, 1911.

To the Insurance Commissioners.

I, _____, of _____,
hereby give notice that I object to the application for extension of time for giving notice of appeal made by _____ in the matter of a dispute between the said _____ and myself _____ in connection with _____.

The grounds for my objections are _____.

(Signed) _____

Dated this _____ day of _____, 19____.

FORM 8.

Notice by Appellant and Respondent of consent to Appeal being determined summarily.

NATIONAL INSURANCE ACT, 1911.

To the Insurance Commissioners.

We, the undersigned, being respectively the Appellant and the Respondent in an appeal under subsection (1) of Section 67 of the National Insurance Act, 1911, of which notice was duly sent to you on the _____ day of _____, hereby give notice that we consent that the said appeal should be determined summarily.

(Signed) *A.B.*, Appellant.
C.D., Respondent.

Dated this _____ day of _____, 19 .

FORM 9.

Notice of Hearing of Appeal under Section 67 (1).

NATIONAL INSURANCE ACT, 1911.

In the matter of an Appeal between

of _____, Appellant,

and

of _____, Respondent.

TAKE NOTICE that the Commissioners [or Mr. _____ the Referee appointed by the Commissioners] will proceed with the hearing of the above Appeal at _____ on the _____ day of _____, 19____, at the hour of _____ o'clock in the _____noon; and that if you do not attend either in person, or by your counsel, solicitor, or other duly authorised agent at the time and place above mentioned, such order or award will be made and proceedings taken as the Commissioners [or Referee] may think just and expedient.

(Signed) _____

Secretary to the Commissioners.

Dated this _____ day of _____, 19____.

To_____

FORM 10.

Notice of Application under Section 67 (2) of the Act for the decision of a dispute.

NATIONAL INSURANCE ACT, 1911.

To the Insurance Commissioners.

I, _____ of _____

hereby give notice of application for the decision of the Commissioners upon a dispute between myself and

_____ of _____

The facts and contentions of law upon which I rely in support of the Application are set forth in the Particulars hereto attached.

(Signed) _____

Dated this _____ day of _____, 19____.

APPLICANT'S PARTICULARS.

[*Here set out a concise statement of the facts and contentions of law upon which you intend to rely in support of your application.*]

FORM 11.

Notice of withdrawal of Application under Section 67 (2) of the Act for the decision of a dispute.

NATIONAL INSURANCE ACT, 1911.

To the Insurance Commissioners.

I, _____ of _____

hereby give notice that I withdraw my Application for the decision of the Commissioners in the matter of a dispute between myself and

_____ of _____

Notice of the said Application was duly given to the Insurance Commissioners (England) on the _____ day of _____, 19____.

Signed _____

Dated this _____ day of _____, 19____.

FORM 12.

Notification of Lodgment of Application.

NATIONAL INSURANCE ACT, 1911.

To _____

TAKE NOTICE that Notice has been given of application for the decision of the Commissioners _____ in a dispute between _____ and _____.

You are hereby required to set out upon the accompanying Form particulars in reply in accordance with the instructions thereon, and to return the form to the Commissioners before the _____ day of _____, 19____.

(Signed) _____

Secretary to the Commissioners.

Dated this _____ day of _____, 19____.

This Form is to be filled up and returned to the Commissioners before the _____ day of _____, 19____, failing which the Application may be determined forthwith as if every allegation contained in the Applicant's particulars were true.

PARTICULARS BY RESPONDENT IN REPLY.

A.B., Applicant.
C.D., Respondent.

[*Here set out whether and to what extent you admit the allegations contained in the Applicant's particulars, together with a concise statement of any further facts and of the contentions of law upon which you intend to rely at the hearing. If an extension of time for submitting the above particulars in reply is desired the application should be made on this form, stating the period for which and the grounds on which the extension of time is desired.*]

(Signed) _____

Dated this _____ day of _____, 19____.

To the Insurance Commissioners.

FORM 13.

Notice by Applicant and Respondent of consent to Application being determined summarily.

NATIONAL INSURANCE ACT, 1911.

To the Insurance Commissioners.

We, the undersigned, being respectively the Applicant and Respondent, in an application under Section 67 (2) of the National Insurance Act, 1911, for the decision of the Commissioners upon a dispute between us in connection with _____, hereby give notice that we consent that the said application, of which notice was duly sent to you on the _____ day of _____, 19____, should be determined summarily.

(Signed) *A.B.*, Applicant.
C.D., Respondent.

Dated this _____ day of _____, 19____.

FORM 14.

Notice of Hearing of Application under Section 67 (2).

NATIONAL INSURANCE ACT, 1911.

In the matter of an Application in a dispute between _____
of _____, Applicant,
and
of _____, Respondent.

TAKE NOTICE that the Commissioners [*or* Mr. _____ the Referee appointed by the Commissioners] will proceed with the hearing of the above Application at _____ on the _____ day of _____, 19____, at the hour of _____ o'clock in the _____ noon; and that if you do not attend either in person, or by your counsel, solicitor, or other duly authorised agent at the time and place above mentioned, such order or award will be made and proceedings taken as the Commissioners [or Referee] may think just and expedient.

(Signed) _____
Secretary to the Commissioners.

Dated this _____ day of _____, 19____.

To _____

of _____

THIRD SCHEDULE.

Cases in which an Appeal lies without Leave.

(1) Any dispute in connection with expulsion from his Approved Society of a member who is unable to gain admittance to another Society.

(2) Any dispute in connection with the suspension of a member of an Approved Society (not being the suspension of a woman on marriage under Section 44 of the Act) for a period exceeding 12 weeks, or in connection with the further suspension of a member who is already suspended if the period of the further suspension together with the unexpired period of the current suspension exceeds 12 weeks.

(3) Any dispute as to the withholding of maternity benefit or any other benefit where the amount withheld exceeds £2.

(4) Any dispute between an insured member and his Approved Society arising under Section 11 of the Act.

(5) Any dispute in connection with the refusal of an Approved Society to consent to the withdrawal of a member whether for the purpose of his transferring to another Society or not.

(6) Any dispute as to whether the refusal of a member to undergo a surgical operation of a minor character is unreasonable.

(7) Any other dispute where the dispute has been decided by the Committee of Management or any officer of the Approved Society or branch of the Approved Society concerned in the dispute.

APPENDIX II.—48.

CLAIMS FOR EXEMPTION BY IRISH MIGRATORY LABOURERS.

S. 81 (3).

1.—(1) These Regulations may be cited as the National Health Insurance (Claims for Exemption) (Irish migratory labourers) Regulations (Ireland), 1912.

(2) These Regulations shall come into operation forthwith.

(3) In these Regulations "an Irish migratory labourer" means a person who, having a permanent home at some place in Ireland, has temporarily removed to some other place in Ireland or to Great Britain, for the purpose of obtaining employment in harvesting or other agricultural work; and a "Certificate of Exemption" means a certificate exempting the holder from liability to become or to continue to be insured under the Act, and does not include a certificate exempting a married woman who has elected to become a voluntary contributor upon the terms mentioned in subsection (2) of Section 44 of the Act.

[N.B.—The remainder of the Regulation is the same as Appendix II., 1, *supra*.]

FIRST SCHEDULE.

NATIONAL INSURANCE ACT, 1911.

Claim for Exemption.

To be filled in accurately by applicant.

1. Surname (in full) .....

2. Christian Name or Names (in full). In addition give any other name or designation by which commonly known. .....

3. Do you claim exemption? .....

4. Have you a permanent home in Ireland? .....

5. If so, state address (in full) Townland ..... Parish ..... County .....

6. How long do you ordinarily reside at such home each year? .....Weeks.

7. Do you work for any other person while at home? .....

   If so,

   What is the nature of the work? .....

   How are you paid for such work? .....

8. For what period were you absent from home last year? From.....To.....

9. To what district do you usually migrate? .....

10. State precisely the nature of the work on which you are engaged when absent from home. .....

    If at present so engaged give name and address of your employer. .....

11. If you belong to any particular "squad" of labourers, state name and address of man in charge. .....

12. Have you previously made a claim for an exemption certificate?

    If so, state the date on which the claim was made and the result of the claim. .....

I have clearly understood the above questions, and to the best of my knowledge and belief all the statements made by me in this claim are correct, and

so far as I know I am entitled to a Certificate of Exemption from health insurance.

Signature (or Mark) of Claimant .....

Witness to Signature, or (where Claimant is unable to write) to Mark of Claimant.

.....

Address.....

Date.....

To the National Health Insurance Commission (Ireland).

If any person wilfully makes any false statement with a view to obtaining exemption, or is otherwise guilty of any contravention of or non-compliance with the Regulations of the Commissioners dealing with Exemption, he shall be for each offence liable on Summary Conviction to a fine not exceeding Ten Pounds.

(*To be filled in and signed by a Clergyman or Magistrate.*)

The applicant..... is known to me personally, and to the best of my knowledge the answers to the foregoing questions are correct.

Signature.....

Address.....

.....

State whether Clergyman or Magistrate... .....

APPENDIX II.—49.

TRANSFER VALUE ACCOUNTS OF APPROVED SOCIETIES IN IRELAND.

S. 83 (3).

1. These Regulations may be cited as the National Health Insurance (British and Irish Transfer Values) Regulations, 1913.

2.—(1) The Interpretation Act, 1889, applies to the interpretation of these Regulations as it applies to the interpretation of an Act of Parliament.

(2) In these Regulations, unless the context otherwise requires—

"The Act" means the National Insurance Act, 1911.

"The Commissioners" means the Irish Insurance Commissioners.

"Society" means an Approved Society and includes a branch of an Approved Society.

(3) For the purposes of these Regulations the members of a Society resident in each part of the United Kingdom shall be deemed to form a separate Society.

3. In addition to the accounts required to be kept by any Society by virtue of the National Health Insurance (Accounts of Approved Societies) Regulations, 1912, or otherwise, every Society in Ireland shall keep a separate account to be called the Transfer Values Adjustment Account.

4. Upon the transfer of a member of any Society in Ireland to a Society in Great Britain there shall be debited to the Transfer Values Adjustment Account of the Society in Ireland the excess of the transfer value transferred in respect of that member, over the transfer value which would have been transferred in respect of him had he become a member of another Society in Ireland.

5. If an insured person, being a member of a Society in Great Britain, ceases to be such a member and is transferred to a Society in Ireland, there shall be credited to the Transfer Values Adjustment Account of the Society to which he is transferred the excess of the transfer value transferred to the Society in respect of him, over the transfer value which would have been transferred had he been a member of a Society in Ireland up to the time of becoming a member of that Society.

6. There shall be credited to the Transfer Values Adjustment Account any sums credited or paid to the Society by the Commissioners for the purpose of making good a deficiency in that account, or of being credited to that account.

March 11th, 1913.

APPENDIX II.—50.

Inspectors' Certificates of Appointment.

S. 112 (5).

1. These Regulations may be cited as the National Health Insurance (Inspectors' Certificates) Regulations (England), 1913.

2. The certificate of appointment to be furnished under subsection (5) of Section 112 of the National Insurance Act, 1911, to an Inspector appointed for the purposes of Part I. of that Act shall be in the form set out in the Schedule to these Regulations, or in a form substantially to the same effect.

February 28th, 1913.

SCHEDULE.

Form of Certificate of Appointment of Inspector.

NATIONAL INSURANCE ACT, 1911.
NATIONAL HEALTH INSURANCE.

Inspector.

The Insurance Commissioners in pursuance of Sub-section (5) of Section 112 of the National Insurance Act, 1911, and all other powers enabling them in that behalf hereby certify that
whose usual signature appears in the margin hereof, has been appointed an Inspector for the purposes of Part I. of the said Act, and as such Inspector to do all such things as by virtue of the said Act he has power to do for the purposes of the execution of the said Act.

Note.—The Inspector on applying for admission to any premises for the purposes of Part I. of the National Insurance Act, 1911, must, if so required, produce this Certificate to the Occupier [National Insurance Act, 1911, Section 112 (5)].

[*Subsections* (1), (2), *and* (3) *of Section* 112 *of the Act are to be set out in full on the back of the Certificate.*]

APPENDIX III

Orders and Special Orders of the National Health Insurance Commissioners and their Joint Committee.

A. Orders made under S. 78 of the Act.

1. Preliminary Expenses Order, 1912, dated April 25, 1912.

S. 35 (2).

1. Any expenses incurred by an approved society in repaying to any person expenses incurred by him before approval is given to the society in getting up or obtaining approval for the society may, if the society think fit, be treated by the society as though they were expenses incurred by the society in the administration of the benefits conferred by the Act after approval has been obtained.

2. This order may be cited as the National Health Insurance (Preliminary Expenses) Order, 1912, and shall come into force upon the date upon which it is made.

APPENDIX III.—A. 2.

Initial Expenses Order, 1912, dated October 2, 1912.

S. 35 (2).

1. Any expenses incurred and any payments made up to and including the date of this Order, but not thereafter, by an Approved Society for the purpose of procuring persons liable to be insured under the Act to become members of the Society may, if the Society think fit, be treated by the Society as though such expenses and payments were expenses incurred by the Society in the administration of the benefits conferred by the Act after approval has been obtained.

2. This Order may be cited as the National Health Insurance (Initial Expenses) Order, 1912, and shall come into force upon the date upon which it is made.

APPENDIX III.—A. 3.

TRANSFER OF DEPOSIT CONTRIBUTORS ORDER, 1913, DATED FEBRUARY 12, 1913.

SS. 42 and 43.

1. Where, during the period of twelve months from the 15th day of July, 1912, any deposit contributor becomes a member of an Approved Society, there shall be transferred in respect of him from the Post Office Fund to the Society the amount (if any) standing to his credit in the Post Office Fund, after a deduction therefrom of any sums which, if he had been a member of an Approved Society, would have been retained for the purpose of discharging the liabilities of the Insurance Commissioners in respect of reserve values:

Provided that, for the purpose of ascertaining the amount standing to the credit of a deposit contributor who before becoming a member of an Approved Society has entered or enlisted as a seaman, marine, or soldier after the commencement of the year 1913, there shall first be credited to him so much of any sum which has been credited to any Committee in respect of him for the expenses of medical and sanatorial benefit, as the Commissioners may having regard to the date at which he ceased to be a deposit contributor, think fit, and such consequential adjustments shall be made as are appropriate to the case.

2. Where any deposit contributor becomes a member of an Approved Society during the period aforesaid, he shall for the purposes of Section 55 of the Act be deemed to have become a member of the Society as from the date of his entry into insurance, and any sums deducted as hereinbefore provided from the amount standing to his credit in the Post Office Fund shall be deemed to be the sums to be retained by the Insurance Commissioners out of the weekly contributions paid by or in respect of him for the purposes of subsection (3) of Section 55 of the Act, and shall be dealt with by them accordingly.

3. This Order shall apply in the case of every seaman, marine, or soldier who was at the date of his entry or enlistment a deposit contributor, and who becomes a member of the Navy and Army Insurance Fund, as if that Fund were an Approved Society.

4. This Order may be cited as the National Health Insurance (Transfer of Deposit Contributors) Order, 1913.

APPENDIX III.—A. 4.

TRANSFER OF DEPOSIT CONTRIBUTORS ORDER, 1913 (No. 2), DATED JULY 2, 1913.

SS. 42 and 43.

1. Where no account has been opened in the Post Office Fund in the name of any person who, by reason of any provisions of the Act or of any Regulations made hereunder, has become or is deemed to have become a deposit contributor, that person may, if he joins an approved society for the purposes of Part I. of the Act before the 15th day of July, 1913, notwithstanding anything contained in the Act or the Regulations made thereunder, be treated in all respects and for all purposes as a member of the society as from the date on which, under any provisions of the Act or of the said Regulations, he would, but for this Order, have become or be deemed to have become a deposit contributor.

2. This Order may be cited as the National Health Insurance (Transfer of Deposit Contributors) Order, 1913 (No. 2).

APPENDIX III.—A. 5.

DEPOSIT CONTRIBUTORS ADMINISTRATION EXPENSES. ORDER, 1912, DATED OCTOBER 14, 1912.

SS. 42 (*e*) and 61.

I. All persons in respect of whom contributions under the Act are paid in accordance with the provisions of the Act at any time not later than the 12th day of January, 1913, who have not become members of an Approved Society within the time or times specified in the Regulations made under Section 42 of the Act shall, for the purposes of this Order, be deemed to have been deposit contributors as from the date of their entry into insurance until such date, if any, not being later than the 13th day of January, 1913, on which they become members of an Approved Society.

II.—(1) For the purpose of defraying expenses incurred by Insurance Committees in the administration of benefits during the period from the 15th day of July, 1912, to the 12th day of January, 1913, both inclusive, there shall be deducted and paid or credited to Insurance Committees, at such times and in such manner and in such proportion as the Commissioners may direct, from the several amounts from time to time standing to the credit of deposit contributors in the Post Office Fund, a sum equal to ½*d.* in respect of each contribution paid during the said period.

(2) In the application of this paragraph to deposit contributors

of the age of 65 and upwards and under the age of 70 on the 15th day of July, 1912, and to aliens, $\frac{3}{4}d.$ shall be substituted for $\frac{1}{3}d.$

(3) For the purpose of calculating the amount to be deducted in accordance with this paragraph, each fraction of a penny shall be reckoned as a penny.

(4) For the purposes of this paragraph :—

The expression "deposit contributor" includes a person who, by virtue of the preceding paragraphs of this Order, is deemed to be a deposit contributor.

The expression "alien" means a person of the age of 17 years or upwards who is not a British subject and to whom Section 45 of the Act applies.

III. As respects the year 1913, the commencement of the year shall, for the purposes of paragraph (*e*) of Section 42 and Section 61 of the Act, be taken to be the 13th day of January.

IV. This Order may be cited as the National Health Insurance (Deposit Contributors Administration Expenses) Order, 1912.

APPENDIX III.—A. 6.

Deposit Contributors Administration Expenses Order, 1913, dated April 9, 1913.

SS. 42 (*e*) and 61.

1.—(1) For the purpose of defraying expenses incurred by Insurance Committees in the administration of benefits during the period from the 15th day of July, 1912, to the 12th day of January, 1913, both inclusive, there shall be deducted and paid or credited to Insurance Committees, at such times and in such manner and in such proportion as the Commissioners may direct from the several amounts from time to time standing in the Post Office Fund to the credit of deposit contributors, being discharged seamen, marines, or soldiers, a sum equal to $\frac{1}{3}d.$ in respect of each contribution payable in respect of the period ending the 13th day of October, 1912, and in respect of the period ending the 12th day of January, 1913.

(2) For the purposes of this Order a discharged seaman, marine, or soldier, in respect of whom contributions under the Act were paid in accordance with the provisions of the Act at any time not later than the 12th day of January, 1913, who did not become a member of an Approved Society within the time specified in the Regulations made under the said paragraph (*g*) of subsection (3) of Section 46 of the Act, shall be deemed to have been a deposit contributor as from the date of his discharge from service.

(3) For the purpose of calculating the amount to be deducted in accordance with this paragraph, any fraction of a penny shall be reckoned as a penny.

2. This Order may be cited as the National Health Insurance (Deposit Contributors Administration Expenses) Order, 1913.

APPENDIX III.—A. 7.

SANATORIUM BENEFIT, &C., ORDER, 1912, DATED AUGUST 3, 1912.

SS. 42 (*e*) and 61.

1. All persons, not being members of Approved Societies, in respect of whom contributions under the Act are paid in accordance with the provisions of the Act at any time not later than the 12th day of January, 1913, shall for the purpose of the provisions of the Act relating to the administration of sanatorium benefit be deemed, if they subsequently join an Approved Society at any date within the time prescribed for the purpose by the National Health Insurance (Time for Joining an Approved Society) Regulations, 1912, not being a date later than the 12th day of January, 1913, to have been members of an Approved Society as from the date of their entry into insurance, and shall for that purpose in any other case be deemed to have been deposit contributors as from that date.

2.—(1) For the purpose of defraying the expenses of sanatorium benefit during the period between the 15th day of July, 1912, and the 12th day of January, 1913, both inclusive, there shall be deducted, at such times and in such manner as the Commissioners may direct, from the several amounts from time to time standing to the credit of persons who are deposit contributors and from the respective amounts standing to the credit of Approved Societies, such sums as may be determined by the Commissioners to be necessary for the purpose of meeting the expenditure incurred in connection with the provision of sanatorium benefit during the said period, not exceeding in the case of a deposit contributor 1*d.* for every four contributions paid in respect of him during the said period and not exceeding in the case of an Approved Society $\frac{1}{2}d.$ for every contribution credited to the Society in respect of the said period, and all sums so deducted shall be transferred to the proper Insurance Committees:

Provided that no deductions shall be made under the foregoing provisions from the amounts standing to the credit of any deposit contributor being a person not entitled to sanatorium benefit, and contributions paid by any person not entitled to sanatorium benefit shall not be taken into account in calculating the amount

to be deducted from the amount standing to the credit of an Approved Society.

(2) In the application of this paragraph to aliens, three shall be substituted for four and $\frac{1}{3}d.$ shall be substituted for $\frac{1}{4}d.$

(3) For the purposes of this paragraph—

The expression "deposit contributor" includes a person who by virtue or the preceding paragraph of this Order is deemed to be a deposit contributor;

The expression "person not entitled to sanatorium benefit" means an insured person whom the Insurance Committee have no power to recommend for sanatorium benefit;

The expression "alien" means a person of the age of 17 years or upwards who is not a British subject and to whom Section 45 of the Act applies.

(4) For the purpose of calculating the sums to be deducted from the amounts standing to the credit of deposit contributors any three or less number of contributions in excess of any multiple of four contributions shall be deemed to be four contributions.

3. As respects the year 1913 the commencement of the year shall for the purposes of Section 42 (*e*) and Section 61 of the Act be taken to be the 13th day of January.

4. This Order may be cited as the National Health Insurance (Sanatorium Benefit, etc.) Order, 1912.

APPENDIX III.—A. 8.

Deposit Contributors Medical and Sanatorium Benefit Order, 1913, dated March 31, 1913.

SS. 42 (*e*) and 61.

1.—(1) Notwithstanding anything in Section 42 (*e*) of the Act—

(*a*) a deposit contributor in respect of whom contributions were paid not later than the 13th day of October, 1912, shall be and shall be deemed always to have been entitled to receive medical benefit during the period from the 15th day of January to the 30th day of April, 1913, both inclusive, and to receive sanatorium benefit during the period from the 13th day of January to the 30th day of April, 1913, both inclusive; and

(*b*) a deposit contributor in respect of whom contributions were not paid on or before the 13th day of October, 1912, but were paid on any date after the 13th day of October, 1912, and not later than the 12th day of

January, 1913, shall be entitled to receive medical benefit and sanatorium benefit during the period from the 1st day of May to the 14th day of July, 1913, both inclusive;

and there shall be deducted from the amount standing to the credit of the deposit contributor in the Post Office Fund a sum equal to the proper proportion for the periods or period during which he is by virtue of the foregoing provisions of this Order entitled to benefit of the sums properly payable under the Act in respect of him for the purposes of medical benefit and sanatorium benefit and towards the expenses of administration for the year 1913, after deducting from those sums such part thereof as is payable out of moneys provided by Parliament:

Provided that if it appears at any time that the amount so standing to the credit of a deposit contributor, in the case of such a contributor as is mentioned in paragraph (*a*), on the 13th day of January, 1913, and in the case of such a contributor as is mentioned in paragraph (*b*) on the 1st day of May, 1913, was not sufficient to provide the sum hereinbefore directed to be deducted from that amount, the Insurance Commissioners may, if they think fit, deduct from any contributions paid by or in respect of him in respect of the period from the 13th day of January to the 30th day of April, 1913, both inclusive, or in respect of the period from the 1st day of May to the 14th day of July, both inclusive, such sum as together with any sum so standing to his credit as aforesaid, will be equal to the proper proportion of the sums so payable in respect of him as aforesaid.

(2) For the purposes of this Order the expression "Deposit Contributor" means a deposit contributor who, if the amount standing to his credit in the Post Office Fund were not insufficient for the purposes specified in paragraph (*e*) of Section 42 of the Act, would be entitled to medical and sanatorium benefit.

2. The Insurance Commissioners may continue the right to benefit of any such deposit contributor as is mentioned in paragraph 1 of this Order for such further periods up to and including the 14th day of January, 1914, as they may determine, if there is standing to the credit of the deposit contributor in the Post Office Fund before the beginning of each of such further period or periods an amount equal to the proper proportion for such further period or periods of the sums payable in respect of him for the purposes of medical benefit and sanatorium benefit and towards the expenses of administration for the year 1913, excluding so much of those sums as is payable out of moneys provided by Parliament, and there shall be deducted from the amount so standing to his credit a sum equal to the proper proportion for such period or periods of the sums so payable as aforesaid.

3. Nothing in this Order shall be deemed to authorize the doing

of any act or thing after the 31st day of December, 1913, which could not have been lawfully done, if this Order had not been made.

4. This Order may be cited as the National Health Insurance (Deposit Contributors Medical and Sanatorium Benefit) Order, 1913.

APPENDIX III.—A. 9.

SANATORIUM BENEFIT ORDER, 1913, DATED MARCH 31, 1913.

SS. 42 (*e*) and 61.

1.—(1) For the purpose of defraying the expenses of sanatorium benefit incurred during the initial period there shall be deducted at such times and in such manner as the Commissioners may direct from the several amounts from time to time standing to the credit of persons who are deposit contributors within the meaning of the said recited Order and from the respective amounts standing to the credit of Approved Societies, the respective sums specified in the Schedule to this Order, and all sums so deducted shall be apportioned between the several Insurance Committees in proportion to the number of insured persons resident in their respective areas:

Provided that no deduction shall be made under the foregoing provision from the amount standing to the credit of any deposit contributor in respect of contributions paid while he was a person not entitled to sanatorium benefit, and the contributions paid by any person not entitled to sanatorium benefit shall not be taken into account in calculating the amount to be deducted from the amount standing to the credit of an Approved Society.

(2) For the purposes of this Order the expression "person not entitled to sanatorium benefit" means an insured person whom the Insurance Committee have no power to recommend for sanatorium benefit.

(3) For the purpose of calculating the sums to be deducted from the amounts standing to the credit of a deposit contributor, where only three or any less number of contributions have been paid in respect of the contributor, whose contributions shall be deemed to be four contributions, and where five or any greater number of contributions have been paid any three or less number of contributions in excess of any multiple of four contributions shall be deemed to be four contributions.

2. For the purpose of ascertaining the sums to be paid to an Insurance Committee for defraying the expenses of sanatorium benefit during the initial period, the number of insured persons resident in the area of the Committee during that period shall be

taken to be the number of persons so resident on the 29th day of October, 1912, and for the purpose of ascertaining the sums to be so paid in respect of the year 1913 the number of insured persons so resident at the commencement of the year shall be taken to be the mean between the number of persons so resident on the 29th day of October, 1912, and the number of insured persons so resident on the 14th day of April, 1913.

3. This Order may be cited as the National Health Insurance (Sanatorium Benefit) Order, 1913.

SCHEDULE.

1. The sum to be deducted from the amount standing to the credit of a deposit contributor shall be such sum as, together with the sum deducted under the National Health Insurance (Sanatorium Benefit, &c.) Order, 1912, would be equal to 1*d.* for every four contributions paid by or in respect of the contributor in respect of the period ending the 13th day of October, 1912, and in respect of the period ending the 12th day of January, 1913, or in the case of an alien equal to 1*d.* for every three contributions so paid.

2. The sum to be deducted from the amount standing to the credit of an Approved Society shall be such sum as, with any sums already deducted under the National Health Insurance (Sanatorium Benefit, &c.) Order, 1912, would represent a payment of 3¾*d.* for each member of the Society who surrendered a stamped card to the Society in respect of the period ending the 13th day of October, 1912, and of 3¾*d.* for each member of the Society who surrendered a stamped card to the Society in respect of the period ending the 12th day of January, 1913:

Provided that in the case of any member of the Society in whose case the cost of benefits is payable as to 2/9ths or 1/4th out of moneys provided by Parliament, the sum to be deducted as aforesaid shall be reduced by 2/9ths or 1/4th, as the case may be.

APPENDIX III.—A. 10.

NAVY AND ARMY INSURANCE FUND, MATERNITY BENEFIT ORDER, 1913, DATED FEBRUARY 10, 1913.

S. 46 (3) (*f*).

1. Where a woman, being the wife of any seaman, marine or soldier, who is serving outside the United Kingdom and who is not a member of an Approved Society, is confined within the period of six months ending the 15th day of July, 1913, and the Admiralty or Army Council, as the case may be, are satisfied that, by reason of his absence abroad, that seaman, marine or soldier has not been able to give due notice of his wife's expected confinement, or to authorise the Admiralty or Army Council to pay to his wife the maternity benefit to which he is entitled, the Admiralty or Army Council may, if they think fit, and subject to such conditions as they may impose, pay the maternity benefit

to the wife of such seaman, marine or soldier as aforesaid for her own use.

2. This Order may be cited as the National Health Insurance (Navy and Army Insurance Fund, Maternity Benefit) Order, 1913.

APPENDIX III.—A. 11.

PAYMENTS TO SOCIETIES AND COMMITTEES ORDER, 1912, DATED AUGUST 3, 1912.

S. 54 (1).

1. At any time after the date of this Order there may be made out of the National Health Insurance Fund the following payments, that is to say:—

(*a*) To any Approved Society such sums as the Insurance Commissioners may in any case direct for the purpose of meeting expenditure incurred by the Society during the said period for the purposes of administration not exceeding the sum of 1*s.* for each person certified by the proper officers of the Society to be a member of the Society for the purposes of Part I. of the Act during the said period:

(*b*) To any Insurance Committee such sums as the Insurance Commissioners may in any case direct for the purpose of meeting expenditure incurred by the Committee during the said period for the purposes of Sanatorium Benefit not exceeding a sum calculated at the rate of 45*s.* for every thousand persons resident according to the last census in the area of the Committee.

(*c*) To any Insurance Committee such sums as the Insurance Commissioners may in any case direct for the purpose of meeting expenditure incurred by the Committee during the said period for the purposes of administration not exceeding a sum calculated at the rate of 8*s.* for every thousand persons resident according to the last census in the area of the Committee.

2. This Order shall have effect in the case of any Approved Society or Insurance Committee until the moneys which ought to be carried to the credit of that Society or Committee in respect of the said period have been duly so carried in accordance with the provisions of the Act, and no longer, and any payments made to a Society or Committee in pursuance of this Order shall, so far as they are payments which could properly have been made out of the Fund under Section 54 of the Act if money had been

credited in the Fund to that Society or Committee, be deemed to have been duly made in pursuance of the provisions of Section 54 of the Act.

3. This Order may be cited as the National Health Insurance (Payments to Societies and Committees) Order, 1912.

APPENDIX III.—A. 12.

PAYMENTS TO INSURANCE COMMITTEES ORDER, 1912, DATED OCTOBER 14, 1912.

S. 54 (1).

1. During the period of six months ending on the 13th day of January, 1913, there may be paid out of the National Health Insurance Fund such sums as the Insurance Commissioners may in any case direct for the purpose of meeting expenditure incurred by an Insurance Committee for the purposes of administration; provided always that any sums so paid to a Committee together with any sum paid to such Committee under and by virtue of Clause 1 (*c*) of the National Health Insurance (Payments to Societies and Committees) Order, 1912, dated the third day of August, 1912, shall not exceed the sum of one pound for every 1,000 persons resident, according to the last census, in the area of the Committee.

2. All payments as well under this Order as under the said National Health Insurance (Payments to Societies and Committees) Order, 1912, so far as they are payments which could properly have been made out of the Fund under Section 54 of the Act if the amount available for the several Insurance Committees had been duly ascertained, shall be deemed to have been duly made in pursuance of the provisions of Section 54 of the Act, and shall be treated as advances to Insurance Committees in respect of any sums which may be properly payable to such Committees under and by virtue of any provision in that behalf contained in the Act.

3. This Order may be cited as the National Health Insurance (Payments to Insurance Committees) Order, 1912.

APPENDIX III.—A. 13.

FURTHER PAYMENTS TO APPROVED SOCIETIES ORDER, 1912, DATED NOVEMBER 15, 1912.

S. 54 (1).

1. At any time after the date of this Order there may be paid out of the Fund to any Approved Society such sums as the Insurance Commissioners may in any case direct for the purpose

of meeting expenditure incurred by the Society during the said period and during the current quarter for the purposes of administration not exceeding, in the case of a Society which has given security to the Commissioners pursuant to the provisions of Section 26 of the Act, two shillings and threepence and in the case of a Society which has not so given security one shilling and tenpence for each person certified by the proper officers of the Society to have been a member of the Society for the purposes of Part I. of the Act on the 13th day of October, 1912.

Provided that—

(*a*) any sums paid to an Approved Society out of the Fund under the National Health Insurance (Payments to Societies and Committees) Order, 1912, shall be deemed to have been paid under this Order and shall be taken into account accordingly in estimating the amounts payable to the Society under this Order; and

(*b*) the total amount paid to an Approved Society under this Order shall not exceed the net amount which, in the opinion of the Commissioners, having regard to th amount of contributions previously paid by or in respect of members of the Society, ought to be carried to the credit of the Society in the Fund.

2. Any payments made to a Society in pursuance of this Order shall, so far as they are payments which could properly have been made out of the Fund under Section 54 of the Act if made in the prescribed manner and if money had been credited in the Fund to that Society, be deemed to have been duly made in pursuance of the provisions of Section 54 of the Act.

3. This Order may be cited as the National Health Insurance (Further Payments to Approved Societies) Order, 1912.

APPENDIX III.—A. 14.

FURTHER PAYMENTS TO APPROVED SOCIETIES ORDER, 1912 (NO. 2), DATED DECEMBER 18, 1912.

S. 54 (1).

1. At any time after the date of this Order there may be paid out of the Fund to any Society such sums as the Commissioners may in any case direct for the purpose of meeting expenditure incurred by the Society during the said period for the purposes of the benefits administered by them and the administration of those benefits but not exceeding, in the case of a Society which has given security to the Commissioners pursuant to the provisions of Section 26 of the Act, four shillings and threepence, and in the

case of a Society which has not so given security two shillings and ninepence, for each person certified by the proper officers of the Society to have been a member of the Society for the purposes of Part I. of the Act on such date or dates as the Commissioners fix for the purposes of this provision.

Provided that—

(*a*) in the case of a Society or branch of a Society having less than 500 members the said sum of four shillings and threepence may be increased to such greater sums as the Commissioners in their discretion think fit.

(*b*) any sums paid to a Society out of the Fund under the National Health Insurance (Payments to Societies and Committees) Order, 1912, and the National Health Insurance (Further Payments to Approved Societies) Order, 1912, shall be deemed to have been paid under this Order and shall be taken into account accordingly in estimating the amounts payable to the Society under this Order; and

(*c*) the total amount paid to a Society under this Order shall not exceed the net amount which, in the opinion of the Commissioners, having regard to the membership of the Society and to the amount of contributions previously paid by or in respect of members of the Society, may eventually be carried to the credit of the Society in the Fund.

2. Any payments made to a Society in pursuance of this Order shall, so far as they are payments which could properly have been made out of the Fund under Section 54 of the Act if made in the prescribed manner and if money had been credited in the Fund to that Society, be deemed to have been duly made in pursuance of the provisions of Section 54 of the Act.

3. This Order may be cited as the National Health Insurance (Further Payments to Approved Societies) Order, 1912 (No. 2).

APPENDIX III.—A. 15.

PAYMENTS TO INSURANCE COMMITTEES ORDER, 1913, DATED JANUARY 7, 1913.

S. 54 (1).

1. There may be paid out of the Fund in respect of the sums falling to be credited to any Committee in respect of expenses of administration for the period ending the 12th day of January, 1913, such sums as the Insurance Commissioners may in any case direct for the purpose of meeting expenditure incurred by that Committee for the purposes of administration: Provided

always that any sums so paid to a Committee together with any sum paid to that Committee under and by virtue of Paragraph 1 (*c*) of the National Health Insurance (Payments to Societies and Committees) Order, 1912, and of the National Health Insurance (Payments to Insurance Committees) Order, 1912, shall not exceed the sum of one pound and ten shillings for every thousand persons resident, according to the last census, in the area of the Committee.

2. All payments as well under this Order as under the said National Health Insurance (Payments to Societies and Committees) Order, 1912, and the National Health Insurance (Payments to Insurance Committees) Order, 1912, so far as they are payments which could properly have been made out of the Fund under Section 54 of the Act if the amount available for the several Committees had been duly ascertained, shall be deemed to have been duly made in pursuance of the provisions of Section 54 of the Act, and shall be treated as advances to Committees in respect of any sums which may be properly payable to such Committees under and by virtue of any provision in that behalf contained in the Act.

3. This Order may be cited as the National Health Insurance (Payments to Insurance Committees) Order, 1913.

APPENDIX III.—A. 16.

PAYMENTS TO INSURANCE COMMITTEES ORDER (No. 2), 1913 DATED JANUARY 24, 1913.

S. 54 (1).

1. There may be paid out of the Fund at any time before the 1st day of April, 1913, in respect of the sums falling to be credited to any Committee in respect of the benefits administered by them and the administration of such benefits for the period from the commencement of the Act to the 12th day of January, 1913, and for the year commencing on the 13th day of January, 1913, such sums as the Insurance Commissioners may in any case direct for the purpose of meeting expenditure incurred by that Committee for the purposes of the benefits administered by them and the administration of such benefits: Provided always that any sums so paid to a Committee together with any sums paid to that Committee under and by virtue of paragraphs 1 (*b*) and (*c*) of the National Health Insurance (Payments to Societies and Committees) Order, 1912, and of the National Health Insurance (Payments to Insurance Committees) Order, 1912, and of the National Health Insurance (Payments to Insurance Committees) Order, 1913, shall not exceed the sum of

twenty pounds for every thousand persons resident, according to the last census, in the area of that Committee.

2. All payments as well under this Order as under the said National Health Insurance (Payments to Societies and Committees) Order, 1912, the National Health Insurance (Payments to Insurance Committees) Order, 1912, and the National Health Insurance (Payments to Insurance Committees) Order, 1913, so far as they are payments which could properly have been made out of the Fund under Section 54 of the Act, if the amount available for the Committee for the said purposes had been duly ascertained, shall be deemed to have been duly made in pursuance of the provisions of Section 54 of the Act, and shall be treated as advances to the Committee in respect of any sums which may be properly payable to that Committee under and by virtue of any provision in that behalf contained in the Act.

3. This Order may be cited as the National Health Insurance (Payments to Insurance Committees) Order (No. 2), 1913.

APPENDIX III.—A. 17.

FURTHER PAYMENTS TO APPROVED SOCIETIES ORDER, 1913, DATED FEBRUARY 3, 1913.

S. 54 (1).

1. At any time after the date of this Order there may be paid out of the Fund to any Society such sums as the Commissioners may in any case direct for the purpose of meeting expenditure incurred by the Society for the purposes of the benefits administered by them and the administration of those benefits, but not exceeding, in the case of a Society which has given security to the Commissioners pursuant to the provisions of Section 26 of the Act, seven shillings for each person certified by the proper officers of the Society to have been a member of the Society for the purposes of Part I. of the Act on such date or dates as the Commissioners fix for the purposes of this provision, and in the case of a Society which has not so given security not exceeding the actual amount expended by that Society as certified by the proper officers of the Society.

Provided that—

(*a*) in the case of a Society or branch of a Society having less than 500 members the said sum of seven shillings may be increased to such greater sum as the Commissioners in their discretion think fit;

(*b*) any sums paid to a Society out of the Fund under the National Health Insurance (Payments to Societies and Committees) Order, 1912, and the National Health Insurance (Further Payments to Approved

Societies) Order, 1912, and the National Health Insurance (Further Payments to Approved Societies) Order, 1912 (No. 2), shall be deemed to have been paid under this Order and shall be taken into account accordingly in estimating the amounts payable to the Society under this Order; and

(*c*) the total amount paid to a Society under this Order shall not exceed the net amount which, in the opinion of the Commissioners, having regard to the membership of the Society and to the amount of contributions previously paid by or in respect of members of the Society, may eventually be carried to the credit of the Society in the Fund.

2. Any payments made to a Society in pursuance of this Order shall, so far as they are payments which could properly have been made out of the Fund under Section 54 of the Act if made in the prescribed manner and if money had been credited in the Fund to that Society, be deemed to have been duly made in pursuance of the provisions of Section 54 of the Act.

3. This Order may be cited as the National Health Insurance (Further Payments to Approved Societies) Order, 1913.

APPENDIX III.—A. 18.

PAYMENTS TO INSURANCE COMMITTEES ORDER (NO. 3), 1913, DATED MARCH 20, 1913.

S. 54 (1).

1.—(1) There may be paid out of the Fund in respect of the sums falling to be credited to any Committee in respect of the benefits administered by the Committee and the administration of those benefits for the period from the commencement of the Act to the 12th day of January, 1913, and for the year commencing on the 13th day of January, 1913, such sums as the Insurance Commissioners may in any case direct for the purpose of meeting expenditure incurred by that Committee for the purposes of the benefits administered by the Committee and the administration of those benefits:

Provided always that any sums so paid to a Committee, together with any sums paid to that Committee under and by virtue of the Orders specified in the Schedule to this Order shall not exceed the sum of forty pounds for every thousand persons resident, according to the last census, in the area of that Committee.

(2) All payments as well under this Order as under the Orders specified in the Schedule to this Order, so far as they are payments which could properly have been made out of the Fund

under Section 54 of the Act, if the amount available for the Committee for the said purposes had been duly ascertained, shall be deemed to have been duly made in pursuance of the provisions of Section 54 of the Act, and shall be treated as advances to the Committee on account of any sums which may be properly payable to that Committee under or by virtue of any provision in that behalf contained in the Act.

2. This Order may be cited as the National Health Insurance (Payments to Insurance Committees) Order (No. 3), 1913.

SCHEDULE.

The National Health Insurance (Payments to Societies and Committees) Order, 1912, paragraphs 1 (*b*) and (*c*).
The National Health Insurance (Payments to Insurance Committees) Order, 1912.
The National Health Insurance (Payments to Insurance Committees) Order, 1913.
The National Health Insurance (Payments to Insurance Committees) Order (No. 2), 1913.

APPENDIX III.—A. 19.

FURTHER PAYMENTS TO APPROVED SOCIETIES ORDER (No. 2), 1913, DATED APRIL 9, 1913.

S. 54 (1).

1.—(1) At any time after the date of this Order there may be paid out of the Fund to any Society which has given security to the Commissioners pursuant to the provisions of Section 26 of the Act such sums as the Commissioners may in any case direct for the purpose of meeting expenditure to be incurred by the Society for the purposes of the benefits administered by them and the administration of those benefits during the prescribed period:

Provided that—

(*a*) Except as hereinafter provided the sums so to be paid shall not exceed an amount calculated at the rate of 4*d*. for each person, being a man, certified by the proper officers of the Society to be a member of the Society for the purposes of the Act, and at the rate of 3*d*. for each person, being a woman, so certified, in respect of each week from the 31st day of March, 1913, to the expiration of the period for which payment is made; and

(*b*) If in any case the Commissioners are satisfied that the sums calculated as aforesaid, will be insufficient for the purposes aforesaid, the respective rates of 4*d*. and 3*d*. may be increased by such amounts as the Com-

missioners may think fit and subject to such conditions as they may impose, but save in the case of Societies having less than 500 members, such increase shall not exceed one halfpenny for each member for each week as aforesaid.

(2) For the purposes of this Order the expression "the prescribed period" means such period as the Commissioners may think fit in each case, not exceeding in any case three months from the date of payment.

2. There may be paid out of the Fund to any Society which has not given security to the Commissioners pursuant to Section 26 of the Act such sums not exceeding the actual amount expended in respect of the period ending the twelfth day of October, 1913, by that Society as certified by the proper officers of the Society, as the Commissioners may think fit.

3. The total amount paid to a Society under this Order and under the Orders specified in the Schedule to this Order shall not together with all sums credited to any Insurance Committee and debited to the Society, and an amount which in the opinion of the Commissioners is not less than the amount of all the sums which ought to be paid by or credited at the expense of the Society to any Insurance Committee under any provision of the Act, and which have not been so paid or credited, exceed nine-sevenths (or in the case of a woman four-thirds) of the amount which, in the opinion of the Commissioners, having regard to the membership of the Society and to the amount of contributions previously paid by or in respect of members of the Society and to the amount of any reserve values to which the Society may be entitled, ought to have been credited to the Society in the Fund since the commencement of the Act.

4. Any payments made to a Society in pursuance of this Order shall, so far as they are payments which could properly have been made out of the Fund under Section 54 of the Act if made in the prescribed manner, and if money had been credited in the Fund to that Society, be deemed to have been duly made in pursuance of the provisions of Section 54 of the Act.

5. This Order may be cited as the National Health Insurance (Further Payments to Approved Societies) Order (No. 2), 1913.

SCHEDULE.

The National Health Insurance (Payments to Societies and Committees) Order, 1912.

The National Health Insurance (Further Payments to Approved Societies) Order, 1912.

The National Health Insurance (Further Payments to Approved Societies) Order (No. 2), 1912.

The National Health Insurance (Further Payments to Approved Societies) Order, 1913.

APPENDIX III.—A. 20.

PAYMENTS TO INSURANCE COMMITTEES ORDER (No. 4), 1913, DATED APRIL 22, 1913.

S. 54 (1).

1.—(1) There may be paid out of the Fund in respect of the sums falling to be credited to any Committee in respect of the benefits administered by the Committee and the administration of those benefits for the period from the commencement of the Act to the 12th day of January, 1913, and for the year commencing on the 13th day of January, 1913, such sums as the Insurance Commissioners may in any case direct for the purpose of meeting expenditure incurred by that Committee for the purposes of the benefits administered by the Committee and the administration of those benefits:

Provided always that any sums so paid to a Committee, together with any sums paid to that Committee under and by virtue of the Orders specified in the Schedule to this Order shall not exceed the sum of four shillings for every insured person who is shown to the satisfaction of the Insurance Commissioners to have been resident in the area of that Committee on the 29th day of October, 1912.

(2) All payments as well under this Order as under the Orders specified in the Schedule to this Order, so far as they are payments which could properly have been made out of the Fund under Section 54 of the Act, if the amount available for the Committee for the said purposes had been duly ascertained, shall be deemed to have been duly made in pursuance of the provisions of Section 54 of the Act, and shall be treated as advances to the Committee on account of any sums which may be properly payable to that Committee under or by virtue of any provision in that behalf contained in the Act.

2. This Order may be cited as the National Health Insurance (Payments to Insurance Committees) Order (No. 4), 1913.

SCHEDULE.

The National Health Insurance (Payments to Societies and Committees) Order, 1912, paragraphs 1 (*b*) and (*c*).

The National Health Insurance (Payments to Insurance Committees) Order, 1912.

The National Health Insurance (Payments to Insurance Committees) Order, 1913.

The National Health Insurance (Payments to Insurance Committees) Order (No. 2), 1913.

The National Health Insurance (Payments to Insurance Committees) Order (No. 3), 1913.

APPENDIX III.—A. 21.

FURTHER PAYMENTS TO APPROVED SOCIETIES ORDER (No. 3), 1913, DATED JULY 23, 1913.

S. 54 (1).

1.—(1) Subject to such conditions as the Commissioners may impose, there may be paid out of the Fund at any time after the date of this Order to any Society which has given security to the Commissioners pursuant to the provisions of Section 26 of the Act such sums as are shown to the satisfaction of the Commissioners to be necessary for the purpose of meeting expenditure to be incurred by the Society for the purposes of the benefits administered by them and the administration of those benefits during the prescribed period:

(2) For the purposes of this Order the expression "the prescribed period" means such period as the Commissioners may think fit in each case, not exceeding in any case three months from the date of payment.

2. Subject as aforesaid there may be paid out of the Fund to any Society which has not given security to the Commissioners pursuant to Section 26 of the Act such sums not exceeding the actual amount expended in respect of the period ending the twelfth day of October, 1913, by that Society as certified by the proper officers of the Society, as the Commissioners may think fit.

3. The total amount paid to a Society under this Order and under the Orders specified in the Schedule to this Order, together with all sums credited to any Insurance Committee and debited to the Society, and an amount which in the opinion of the Commissioners is not less than the amount of all the sums which ought to be paid by or credited at the expense of the Society to any Insurance Committee under any provision of the Act, and which have not been so paid or credited shall not exceed the sum of the amounts standing to the credit of, or due to be credited to, the Society in the Approved Societies Current Account, the Investment Account and the Reserve Values Account, and of moneys invested on behalf of the Society at the date of such payment, together with such sum as may be estimated to become payable out of moneys provided by Parliament in respect of the expenditure to be incurred by the Society during the period for which the payment is made.

4. Any payments made to a Society in pursuance of this Order shall, so far as they are payments which could properly have been made out of the Fund under Section 54 of the Act if made in the prescribed manner, and if money had been credited in

the Fund to that Society, be deemed to have been duly made in pursuance of the provisions of Section 54 of the Act.

5. This Order may be cited as the National Health Insurance (Further Payments to Approved Societies) Order (No. 3), 1913.

SCHEDULE.

The National Health Insurance (Payments to Societies and Committees) Order, 1912.
The National Health Insurance (Further Payments to Approved Societies) Order, 1912.
The National Health Insurance (Further Payments to Approved Societies) Order (No. 2), 1912.
The National Health Insurance (Further Payments to Approved Societies) Order, 1913.
The National Health Insurance (Further Payments to Approved Societies) Order (No. 2), 1913.

APPENDIX III.—A. 22.

ADVISORY COMMITTEE ORDER, 1912, DATED MARCH 19TH 1912.

S. 58.

(1.) The requirement of section 58 of the National Insurance Act, 1911, that the Advisory Committee shall amongst other persons comprise representatives of Approved Societies, shall be modified so as to require that the first Committee appointed under section 58 of the Act shall comprise in place of representatives of those societies representatives of such bodies of persons corporate or incorporate as in the opinion of the Joint Committee are desirous of transacting insurance business under Part I. of the Act and of either themselves applying for approval under that part of the Act or of establishing a separate section for that purpose, and the said section 58 shall have effect accordingly.

(2.) This Order shall come into force upon the date upon which it is made and shall continue in force and have effect until revoked by any subsequent order made by the Joint Committee for the purpose provided that any such revocation shall not effect any appointment made under the provisions of this Order.

(3.) This Order may be cited as the National Health Insurance (Advisory Committee) Order 1912.

APPENDIX III.—A. 23.

REPRESENTATION OF APPROVED SOCIETIES ORDER, 1913, DATED JUNE 9, 1913.

S. 59.

1. This Order may be cited as the National Health Insurance (Representation of Approved Societies) Order, 1913.

2.—(1) Notwithstanding that the Rules of an Approved Society do not authorise the Committee of Management or other governing body of the Society to exercise on behalf of the Society the power of making an appointment or nomination of candidates for election as representatives of the Society or of casting a vote under the said recited Regulations, any such appointment or nomination, if made, and any such vote, if cast, by the Committee of Management or other governing body of the Society within the respective limits of time prescribed by the said recited Regulations shall be valid and binding upon the members of the Society in the same manner in all respects as if it had been made or cast in accordance with the Rules of the Society.

(2) A person so appointed shall, if the Commissioners are informed of his name and address in accordance with the said recited Regulations, be deemed to have been duly appointed a member of the Insurance Committee under paragraph (*a*) of subsection (2) of Section 59 of the Act, and a person so nominated shall, if a nomination paper containing his name and address has been duly signed and despatched to the Office of the Commissioners in accordance with the said recited Regulations, be qualified for election under the provisions of the said recited Regulations.

APPENDIX III.—A. 24.

PAYMENT BY APPROVED SOCIETIES TO INSURANCE COMMITTEES ORDER, 1912, DATED OCTOBER 14, 1912.

S. 61 (1).

1. For the purpose of defraying expenses incurred by Insurance Committees for the purposes of administration during the period from the 15th day of July, 1912, to the 12th day of January, 1913, both inclusive, there shall be paid or credited to Insurance Committees at such times and in such manner and in such proportion as the Commissioners may direct, the sums following, that is to say:—

(*a*) In respect of the cost of administration of Medical Benefit for members of Approved Societies such sum as may be agreed upon between an Approved Society having

members resident in the area of an Insurance Committee and the Committee, or, in default of agreement, as may be determined by the Insurance Commissioners.

(*b*) In respect of each member of an Approved Society upon the 29th day of October, 1912, the sum of one halfpenny:

Provided that if the special circumstances of any county are such that the Insurance Commissioners consider that the travelling expenses of the members of the Insurance Committee should be repaid to them by the Committee, the said sum of one halfpenny may, if the Commissioners think fit, be increased to such sum not exceeding one penny as the Commissioners may determine.

2. As respects the year 1913, the commencement of the year shall, for the purposes of Section 61 of the Act, be taken to be the 13th day of January.

3. This Order may be cited as the National Health Insurance (Payment by Approved Societies to Insurance Committees) Order, 1912.

APPENDIX III.—A. 25.

Special Orders Acceleration Order (No. 2), 1912.

S. 113 (2).

1.—(1) In any case in which the Joint Committee acting either alone or jointly with the several bodies of Commissioners or with any one or more of those bodies have published notice of their proposal to make a Special Order under the Act, they may, if they certify that for the purpose of bringing into operation Part I. of the Act it is expedient that the Special Order should come into operation forthwith, make the Order to come into operation forthwith as a Provisional Special Order, but such a Provisional Special Order shall only continue in force until the Special Order has been made in accordance with the provisions of Section 113 of the Act and the Ninth Schedule to the Act.

(2) Any Provisional Special Order made in pursuance of this Order shall be laid before both Houses of Parliament as soon as may be after it is made, and if an address is presented to His Majesty by either House of Parliament within the next subsequent twenty-one days on which that House has sat next after any such Provisional Special Order is laid before it, praying that the Order may be annulled, His Majesty in Council may annul the Order, and it shall thenceforth be void, but without prejudice to the validity of anything previously done thereunder.

2. This Order may be cited as the National Health Insurance (Special Orders Acceleration) Order (No. 2), 1912.

APPENDIX III.—A. 26.

THE NATIONAL INSURANCE ACT, 1913 (DATES OF COMMENCEMENT ORDER), 1913, DATED AUGUST 23RD, 1913.

S. 43 (3) of the Act of 1913.

1. This Order may be cited as the National Insurance Act, 1913 (Dates of Commencement) Order, 1913.

2. The dates specified in the third column of the Schedule to this Order shall be the dates on which the provisions of the Act specified in the first column of the said Schedule and set opposite to those dates shall come into operation.

Schedule.

Provisions of Act.	Subject Matter.	Date of coming into Operation.
Section 1, subsection (2).	Application of additional sums contributed out of moneys provided by Parliament towards payment of medical attendance and treatment of certain non-insured persons.	12th January, 1914.
Section 3, subsection (1).	Abolition of reduction of benefits in certain cases.	13th October, 1913.
Section 3, subsection (2).	Extension of Part I. of principal Act to certain persons of age of 65, &c.	13th October, 1913, except for medical and sanatorium benefits for which the date is 12th January, 1914.
Section 6 ...	Employment under local or public authority, employment within meaning of principal Act.	1st October, 1913.
Section 7 ...	Arrears of contributions	12th January, 1914.
Section 8 ...	Calculation of arrears	12th January, 1914.
Section 9 ...	Benefits of exempted persons ...	12th January, 1914.
Section 10, subsection (2).	Extension of medical attendance and treatment to certain persons not entitled under principal Act to medical benefit.	12th January, 1914.
Section 12 ...	Sickness benefit	13th October, 1913.
Section 13 ...	Commencement of sickness benefit	13th October, 1913.
Section 14, subsection (1).	Maternity benefit, "the mother's benefit."	12th January, 1914.
Section 14, subsection (2).	Maternity benefit; further amendment of Section 18 (1) of principal Act.	13th October, 1913.
Section 14, subsection (3).	Additional maternity benefit in lieu of sickness or disablement benefit under Section 8 (6) of principal Act.	12th January, 1914.

Provisions of Act.	Subject Matter.	Date of coming into Operation.
Section 15, subsection (1).	Benefits of inmates of certain institutions.	13th October, 1913.
Section 15, subsection (2).	Maternity benefit of inmates of certain institutions.	12th January, 1914.
Section 16 ...	Provisions as to societies having members in more than one part of the United Kingdom.	13th October, 1913.
Section 20, subsection (1).	Insured woman of British nationality married to an alien to be fully insured.	13th October, 1913.
Section 20, subsection (2).	Increase of maternity benefit of wife of insured alien, if of British nationality before her marriage.	12th January, 1914.
Section 21 ...	Special provision for aliens ...	13th October, 1913.
Section 22 ...	Extension of Section 46 of principal Act to warrant officers of marines; meaning of "soldier."	6th October, 1913.
Section 32 ...	Consultation with practitioners who have entered into agreements with Insurance Committees.	13th October, 1913.
Section 33 ...	Local pharmaceutical committee ...	13th October, 1913.
Section 43, subsection (4) and Third Schedule to the extent shown in second column.	Repeal of certain provisions of principal Act, namely:—	
	Sub-section (4) of Section 1 ...	13th October, 1913.
	Paragraph (*a*) of subsection (4) of Section 4.	
	Subsection (5) of Section 8, the words ("and at least fifty weekly contributions have been paid").	
	Subsection (3) of Section 9 ...	
	Proviso (i) of subsection (2) of Section 12.	
	Subsection (3) of Section 45 ...	
	Section 49	
	Table C in Part I. of the Fourth Schedule.	
	Subsection (6) of Section 10 ...	12th January, 1914.

APPENDIX III.—B.

Special Orders.

Pack Shepherds Order, 1913.

S. 1 (2), 1st. Sch., II (*f*).

1. A Pack Shepherd shall be deemed to be a person employed within the meaning of Part I. of the Act, notwithstanding that he is employed without wages or other money payment, and that

the employer is the occupier of an agricultural holding and the Pack Shepherd is employed thereon.

2. Notwithstanding anything in paragraph (7) of the Third Schedule to the Act or in any other provision of the Act to the contrary, any contribution paid by an employer on behalf of a Pack Shepherd shall be recoverable summarily as a civil debt, but no such contribution shall be recoverable unless proceedings for the purpose are instituted within three months from the date when the contribution was payable.

3. This Order shall apply to Scotland only, and shall come into operation as from the date thereof.

4. This Order may be cited as the National Health Insurance (Pack Shepherds) Order, 1913.

APPENDIX III.—B. 2.

Subsidiary Employment.

S. 1 (2), 1st Sch., II (*i*).

A number of Special Orders have been made in the following form; the whole of the employments affected are here brought together in the respective Schedules.

The employments of the classes set forth in Schedule A hereto annexed are specified as being of such a nature that they are ordinarily adopted as subsidiary employment only and not as the principal means of livelihood.

Persons engaged in any of the employments mentioned in the First Column of Schedule B hereto annexed shall be included amongst the persons employed within the meaning of Part I. of the Act, if they satisfy the conditions specified in the Second Column of that Schedule.

SCHEDULE A.

Employment in any of the following capacities :—

Hop-picker.
Fruit-picker.
Pea-picker.
Flower-puller.
Potato-raiser or gatherer.

Employment involving part-time service only in or about a cathedral, church, or other place of religious worship in any of the following capacities :—

Organist or other musician.
Member of the Choir.
Acolyte.
Beadle.
Organ blower.
Sacristan or verger.
Sexton.
Bell ringer.

Employment involving part-time service only in any of the following capacities :—

Probation Officer under the Probation of Offenders Act, 1907.
Member of a fire brigade.
Temporary drill instructor in the Territorial Force.
Member of a town band.
Political agent.
Water bailiff.
Lay preacher or scripture reader.

Employment involving part-time service only in or about a theatre, music-hall, or other place of public entertainment in any of the following capacities :—

Money taker.
Check taker.
Stage hand.
Property man.
Fly man.
Dresser.
Usher.
Linkman.
Programme seller, Bar attendant, if not otherwise ordinarily engaged in the employment of the person to whom the service is rendered.
Supernumerary, if not otherwise ordinarily engaged in or about the theatre, music hall, or other place of public entertainment.

Employment as secretary or clerk of a society, club, philanthropic institution, school, local pension committee, or otherwise in the performance of clerical duties where the employment involves only occasional service or service outside the ordinary hours of work.

Employment in Great Britain as a milker, that is to say, the employment of a person engaged in milking and not otherwise ordinarily engaged in the employment of the person to whom the service is rendered.

Employment in the delivery of milk or newspapers, where the employment is not continued later than 9 a.m., and the person employed is not otherwise ordinarily engaged in the employment of the person to whom the service is rendered.

Employment in any of the following capacities :—

Member of the crew of a lifeboat.
Special constable.
Town crier.
Hop tyer.
Caretaker where no wages are paid or other money payments are made.
Delivery or collection of postal letters under allowance giving not more than 18 hours' service weekly.

Employment by a local or other public authority in the removing of snow in or about any streets or other public places, where the person so employed is not otherwise ordinarily employed by that authority.

Employment involving part-time service only as Fishery Officer under any of the following authorities or bodies :—

(*a*) Local fisheries committees constituted under the Sea Fisheries Regulation Acts, 1888 to 1894.
(*b*) Boards of conservators constituted under the Salmon and Freshwater Fisheries Acts, 1861 to 1907.
(*c*) Boards of salmon conservators having the powers of a local fisheries committee under the Sea Fisheries Regulation Acts, 1888 to 1894.

Employment as Fishery Correspondent to the Fishery Board for Scotland.

Employment involving occasional service only as a macebearer where the person employed is not otherwise ordinarily engaged in the employment of the person to whom the service is rendered.

Employment in Scotland involving part-time service only in or about a cathedral, church, or other place of religious worship in any of the following capacities:—

Church Officer.
Pew Opener or Doorkeeper.
Precentor.

Employment involving part-time service only—

(*a*) as civilian in charge of a rocket life-saving apparatus and gear connected therewith, being the property of the Board of Trade;
(*b*) in or with a Volunteer Company enrolled for the purpose of working a rocket life-saving apparatus; or
(*c*) in keeping a look-out in connection with the Board of Trade life-saving apparatus for wrecks or signals of distress at sea.

Employment involving part-time service only by a local or general lighthouse authority, or dock, harbour, or conservancy, authority or board, in connection with the care or upkeep of minor lights, buoys, beacons, signals and tide-gauges.

Employment involving part-time service only by the Northern Lighthouse Board—

(*a*) as an occasional or emergency light-keeper;
(*b*) as an unestablished boatman;
(*c*) as a member of a crew employed to relieve light-keepers or otherwise to attend upon lighthouses;
(*d*) in connection with the outlook for signals shown from light-houses; or
(*e*) as post-runner in connection with lighthouses.

Employment involving part-time service only by any local or other public authority, of persons employed to act in relief of gymnasium, lavatory, or playground attendants, or park constables.

Employment involving part-time service only by a local or other public authority, or by any company or body responsible for the lighting of any borough or other local area, as lamp lighter or extinguisher where the person so employed is not otherwise ordinarily engaged in the employ of the authority, company, or body, and whether the employment does or does not include the duty of cleaning or keeping in order the lamps.

Employment involving part-time service only in reading to the blind.

Employment involving part-time service only by a local education authority or by the managers of a public elementary school in the cleansing of drains, cesspools, pits or offices in or about any public elementary school.

Employment involving attendance on Sundays only by a local education authority in relief of a school keeper in a public elementary school or by the managers of a public elementary school in relief of the school keeper in the school.

Employment by a local education authority or by the managers of a public elementary school as a supervisor of meals provided in accordance with the Education (Provision of Meals) Acts, 1906, or the Education (Scotland) Act, 1908.

Employment involving occasional attendance only as :—

Usher	At sittings of the Judge or Registrar of a County Court in England, Ireland, or Wales.
Crier	
Order Officer	
Attendant	
Messenger	
Interpreter	At sittings of the Judge or Registrar of a County Court in Ireland or Wales.

Keeper of a County Court or Sessions House in Ireland.

Employment, occupying not more than 18 hours in the week, as messenger conveying Post Office mails on station service or pier service.

Employment as a distributor of stamps by the Board of Inland Revenue.

Employment involving part-time service only as a civilian butt-marker or look-out man at rifle ranges used by members of the Territorial Force.

Employment as an onion peeler.

Employment involving part-time service only in any of the following capacities :—

Chapel-keeper.
Bible-woman.

Employment as secretary or clerk of a Society, club, philanthropic institution, school, local pension committee, or otherwise in the performance of clerical duties where the employment involves only occasional service or service outside the ordinary hours of work.

Employment as a sub-postmaster in a shop or other place in which the person so employed carries on another business.

Employment as an Assessor of Taxes or as a Collector of Taxes under the Acts relating to Income Tax, Inhabited House Duty and Land Tax, unless the employment, or where the employment is in both such capacities the employment in both capacities, involves whole-time service.

Employment for a period not exceeding one day on each occasion, as an occasional helper to, or substitute for, a weaver regularly employed in a cotton mill, where the employer of the weaver pays no wages or other pecuniary remuneration, in respect of the employment, to the person so employed as a helper or substitute.

SCHEDULE B.

Class of Employment.	*Conditions.*
Employment as a hop-picker, fruit-picker, pea-picker, flower-puller, or potato-raiser or gatherer, onion peeler.	If the person engaged in the employment was immediately before the employment an insured person or the holder of a certificate of exemption granted in pursuance of subsection (3) of Section 81 of the Act.

APPENDIX III.—B. 3.

THE OUTWORKERS' EXCLUSION ORDER, 1913, AS TO BLIND OUTWORKERS.

S. 1 (2) 1st Sch. II (j).

1. Outworkers of the class or description specified in the Schedule to this Order shall not, in respect of their employment

as such, be deemed to be employed within the meaning of Part I. of the Act, and accordingly employment as such an outworker shall be deemed not to be employment within the meaning of the said Part I.

Schedule.

Blind persons to whom work is given out by or on behalf of any charitable or philanthropic institution, and who are not wholly or mainly dependent for their livelihood on their earnings in respect of that work.

APPENDIX III.—B. 4.

OUTWORKERS WHO ARE MARRIED WOMEN, DATED JULY 13, 1912.

S. 1 (2) 1st Sch. II (j).

1. A married woman engaged in employment as an outworker shall be deemed to be a person employed within the meaning of Part I. of the Act notwithstanding that she is the wife of an insured person and that she is not wholly or mainly dependent for her livelihood on her earnings as an outworker.

2. This Order shall not apply to Ireland.

3. This Order may be cited as the National Health Insurance (Married Women Outworkers) Provisional Order, 1912.

APPENDIX III.—B. 5.

SHARE FISHERMEN ORDER, 1913, DATED MARCH 19, 1913.

S. 1 (2) 1st Sch. II (k).

1. Employment as a member of the crew of a fishing vessel where the members of the crew are remunerated by shares in the profits or the gross earnings of the working of the vessel and are entitled to receive a share in those profits or earnings during periods of sickness or temporary disablement, in accordance with any custom or practice prevailing at the commencement of the Act at any port within the limits of the ports of Penzance and St. Ives (as defined in the Order in Council made the 24th day of March, 1902, under Section 373 of the Merchant Shipping Act, 1894, for making regulations for the registry, lettering and numbering of British sea-fishing boats), shall not be employment within the meaning of Part I. of the Act.

2. This Order may be cited as the National Health Insurance (Share Fishermen) Order, 1913.

APPENDIX III.—B 6.

Reserves and Territorial Forces Training.

S. 46 (8).

1.—(1.) Subsection (8) of Section 46 of the Act shall apply to every man who is being trained at the date of the commencement of the Act or at any time within one month after that date, notwithstanding that he was not immediately before the training an insured person, unless he has obtained a certificate of exemption under Section 2 of the Act or unless he makes a declaration in such form as the Joint Committee may direct to the effect that, in the event of his not having come out for training, he would not have been employed within the meaning of the Act during any part of the period from the commencement of the Act or of the training as the case may be, to the termination of the training.

(2.) In this Order the expression "man" means a man of the Naval Reserves, the Army Reserve, or the Territorial Force.

2. This Order may be cited as the Reserves and Territorial Force (Training) Order, 1912.

APPENDIX III.—B. 7.

Special Customs.

SS. 47 and 53.

A number of Special Orders have been made applying the provisions of Section 47 to various occupations. In all of these, paragraph 2 and the Second Schedule are the same. The whole of the employments affected are here brought together in the First Schedule.

1. The employments set forth in the First Schedule to this Order are specified as being classes of employment in which a custom or practice prevails according to which the persons employed receive full remuneration during periods of disease or disablement, or some part thereof.

2. For the purpose of adapting the other provisions of Part I. of the Act to cases under Section 47 of the Act, the provisions set out in the Second Schedule to this Order shall have effect.

3. This Order may be cited as the National Health Insurance (Special Customs) Order, 1912, (No. 1).

First Schedule.

Employment as a bailiff appointed to assist the High Bailiff of a County Court.

Employment otherwise than by way of manual labour as a foreman, manager, or assistant manager	If by the terms of the employment the person employed is entitled as of right to not less than one week's notice of the termination of his employment.
Employment as a clerk	
Employment as a shop assistant	
Employment as a warehouseman	
Employment as a resident tutor or governess ...	
Employment as a journalist...	
Employment as a press telegraphist	
Employment as a teacher	
Employment as a teacher or work for religious or philanthropic purposes	
Employment as a commercial traveller whose remuneration is wholly or mainly by way of salary or wages.	
Employment as a domestic servant	
Employment as a porter, messenger, commissionaire or watchman in a club, hotel, office, shop or other place in which a trade or business is carried on	
Employment as usher or messenger of a County Court	
Employment by or under a Co-operative Society...	
Employment by way of manual labour by or under any of the following bodies, namely :—	
A council of a county.	
A council of a borough (including a metropolitan borough).	
A council of an urban district.	
A council of a rural district.	
A poor law authority.	
A visiting committee constituted under the Lunacy Act, 1890.	
A joint board constituted under the Public Health Acts, 1875 to 1908.	
A joint Committee appointed under Section 57 of the Local Government Act, 1894.	
A combination of two or more local authorities combining in providing a common hospital under Section 131 of the Public Health Acts, 1875, or combining together for the purpose mentioned in Section 285 of that Act.	
A hospital committee constituted under the Isolation Hospital Acts.	
An education committee established under the Education Acts, 1870 to 1909.	
Employment by way of manual labour in an institution certified under the Children Act, 1908, or the Inebriates Act, 1898, or the Elementary Education (Blind and Deaf Children) Act, 1893, or the Elementary Education (Defective and Epileptic Children) Act, 1899.	
Employment otherwise than by way of manual labour by or under such body or in any such institution as aforesaid.	

Notes.

For the purposes of this Schedule the expression "warehouseman" shall be deemed to include a porter or packer employed in a warehouse, and the expression "domestic servant" shall be deemed to include a menial servant employed in whole-time service in or about a private residence.

For the purpose of this Order employment by or under any one of the bodies (including a combination of local authorities) specified in this Schedule shall be deemed to be a separate employment and shall not include employment by or under any other body (including a combination of local authorities) or in any institution specified in this Schedule.

Class of Employment.	*Locality.*
1. Employment as any kind of farm servant under a contract of not less than six months' duration (male persons only).	1. Northumberland. Durham. Yorks, North Riding (North and North-Eastern parts).
2. Employment as a farm servant in charge of animals (male persons only).	2. Berks. Cambridgeshire (North). Dorset (East and South). Gloucestershire. Hampshire. Kent. Lincolnshire. Nottinghamshire. Oxfordshire. Rutlandshire. Warwickshire. Wiltshire. Worcestershire. Yorks, East Riding.
3. Employment as a farm servant (male unmarried persons only).	3. Cumberland. Parts of Lancashire, viz., the hundreds of North and South Lonsdale, Amounderness, Leyland, and Blackburn. Westmorland. Yorks, West Riding.
4. Employment as a farm servant under a contract of not less than six months' duration where the terms of service include board and lodging in the farmhouse (male unmarried persons only).	4. Cheshire. Derbyshire. Hereford (West). Shropshire. Staffordshire.
5. Employment as a farm servant under a contract of not less than one years' duration (male unmarried persons only).	5. Wales.

N.B.—Regulations under S. 53 have applied similar provisions to a large number of employments under the Crown.

EMPLOYMENTS UNDER PARTICULAR EMPLOYERS.

S. 47 (7).

Classes of Employment.

Lift Attendant.
Carpenter.
Carpenter's Assistant.
Engineer.
Engineer's Assistant.
Charwomen.

Names and Addresses of Employers.

F. Gustav Ernst, of 80 and 82, Charlotte Street, Fitzroy Square, London, W.
S. Maw, Son and Sons, of 7 to 12, Aldersgate Street, London, E.C.
The Rother Vale Collieries, Limited, of Treeton, near Rotherham, Yorkshire.

Classes of Employments.

Employments of any class (not being a class of employment specified in any special Order made under subsection 1 of Section 47 of the Act) by or under the employer, if by the terms of the employment the person employed is entitled to not less than one week's notice of the termination of his employment.

SECOND SCHEDULE.

(1.) In the application of the Act to any person in whose case contributions are payable at the reduced rate mentioned in subsection (4) of Section 47 of the Act (in this Schedule referred to as a person to whom Section 47 applies), the Appendix to this Schedule shall be substituted for the Fifth Schedule to the Act.

(2.) A woman, being a person to whom Section 47 applies, shall on her marriage (in addition to any actual arrears) be deemed to be one week in arrears in respect of every period of twelve weeks or period of less than twelve weeks, during which she has paid contributions at that reduced rate.

(3.) The power—

(*a*) under Section 6 (2) and Section 9 (4) of the Act of preparing Tables;

(*b*) under Section 10 (3) of the Act of prescribing a proportionate reduction of benefits;

shall in each case be deemed to include a power to make separate provision with respect to persons to whom Section 47 applies.

(4.) Where a scheme is made under Section 37 of the Act or under Section 38 of the Act, the provision made by the scheme with respect to persons to whom Section 47 applies may be different from the provision made with respect to other insured persons.

(5.) Every person on entering any employment in which he will be a person to whom Section 47 applies shall, whether he was or was not previously such a person, give notice of the fact, if he is a member of an Approved Society, to the Society, and, if he is not a member of an Approved Society, to the Insurance Committee, and every such notice must state whether the person giving the notice is engaged for a term of six months certain or not.

(6.) The employer of any person to whom Section 47 applies and who has been suffering from disease or disablement shall, on the demand of that person, and also, if that person is a member of an Approved Society, on the demand of his Society, or, if that person is not a member of an Approved

Society, on the demand of the Insurance Committee, deliver to him, or to the Society or Insurance Committee, as the case may be, particulars in writing of the date on which the disease or disablement commenced and terminated, together with a statement whether the employed person did or did not perform any work during the whole or any part of the period of the disease or disablement.

Appendix.

TABLE.

Rates of Sickness Benefit.

Where the arrears amount to					*Men.*		*Women.*		
					s.	*d.*	*s.*	*d.*	
4 contributions	a year	on	average		9	0	7	0	
5	,,	,,	,,		8	0	6	6	
6	,,	,,	,,		7	0	6	0	
7	,,	,,	,,		6	0	5	6	
8	,,	,,	,,		5	0	5	0	
9	,,	,,	,,	For	5	0	commencing on the 4th day after		
10	,,	,,	,,	both	5	0	,,	,, 8th	the end
11	,,	,,	,,	men	5	0	,,	,, 11th	of the
12	,,	,,	,,	and	5	0	,,	,, 15th	first six
13	,,	,,	,,	women	5	0	,,	,, 18th	weeks
					5	0	,,	,, 22nd	of ill-
					5	0	,,	,, 25th	ness.
					5	0	,,	,, 29th	,,
					5	0	,,	,, 32nd	,,
					5	0	,,	,, 35th	,,

NOTES.

(1.) Where the insured person is, by virtue of any of the provisions of Part I. of this Act, other than those relating to arrears, entitled to sickness benefit at a rate lower than the full rate, this Table shall have effect as if the entries in the first column were so shifted down that the first entry therein was set opposite the entry in the second column specifying the rate of sickness benefit next below the rate to which the insured person is entitled:

Provided that, as respects an insured person in whose case the normal rate of sickness benefit is the sum of 5*s.* a week, this Table shall have effect as if the entries in the first column were so shifted down that the first entry therein was set opposite the sixth entry in the second column.

(2.) Where the insured person is a voluntary contributor, this Table shall have effect as if the figures 2 and 3 were inserted at the top of the first column and the numbers 4 to 13 were accordingly shifted down two places in each case.

APPENDIX IV

TABLES PREPARED BY THE NATIONAL HEALTH INSURANCE JOINT COMMITTEE

1. VOLUNTARY RATE FOR MALE INSURED PERSONS ENTERING INTO INSURANCE BEFORE THE 13TH DAY OF OCTOBER, 1913.

S. 5 (1).

England, Scotland, and Wales.

Male Voluntary Contributors.

Age.	Weekly Contribution.	Age.	Weekly Contribution.
	s. d.		*s. d.*
45 and under 46 ...	0 9	55 and under 56 ...	1 0½
46 ,, 47 ...	0 9	56 ,, 57 ...	1 1
47 ,, 48 ...	0 9½	57 ,, 58 ..	1 1½
48 ,, 49 ...	0 10	58 ,, 59 ...	1 2
49 ,, 50 ...	0 10	59 ,, 60 ...	1 2½
50 ,, 51 ...	0 10½	60 ,, 61 ...	1 2½
51 ,, 52 ...	0 10½	61 ,, 62 ...	1 3
52 ,, 53 ...	0 11	62 ,, 63 ...	1 3½
53 ,, 54 ...	0 11½	63 ,, 64 ...	1 3½
54 ,, 55 ...	1 0	64 ,, 65 ...	1 3½

Ireland.

Age.	Weekly Contribution.	Age.	Weekly Contribution.
	s. d.		*s. d.*
45 and under 46 ...	0 7	55 and under 56 ...	0 10½
46 ,, 47 ...	0 7	56 ,, 57 ...	0 10½
47 ,, 48 ...	0 7½	57 ,, 58 ...	0 11
48 ,, 49 ...	0 8	58 ,, 59 ...	0 11½
49 ,, 50 ...	0 8	59 ,, 60 ...	1 0
50 ,, 51 ...	0 8½	60 ,, 61 ...	1 0
51 ,, 52 ...	0 8½	61 ,, 62 ...	1 0½
52 ,, 53 ...	0 9	62 ,, 63 ...	1 0½
53 ,, 54 ..	0 9½	63 ,, 64 ..	1 0½
54 ,, 55 ...	0 10	64 ,, 65 ...	1 0½

APPENDIX IV.—2.

VOLUNTARY RATE FOR FEMALE INSURED PERSONS ENTERING INTO INSURANCE BEFORE THE 13TH DAY OF OCTOBER, 1913.

S. 5 (1).

England, Scotland, and Wales.

Female Voluntary Contributors.

Age.	Weekly Contribution.	Age.	Weekly Contribution.
	s. d.		*s. d.*
45 and under 46 ...	0 8	55 and under 56 ...	0 11
46 ,, 47 ...	0 8½	56 ,, 57 ...	0 11½
47 ,, 48 ...	0 8½	57 ,, 58 ...	1 0
48 ,, 49 ...	0 9	58 ,, 59 ...	1 0½
49 ,, 50 ...	0 9	59 ,, 60 ...	1 1
50 ,, 51 ...	0 9½	60 ,, 61 ...	1 1
51 ,, 52 ...	0 9½	61 ,, 62 ...	1 1½
52 ,, 53 ...	0 10	62 ,, 63 ...	1 1½
53 ,, 54 ...	0 10½	63 ,, 64 ...	1 1½
54 ,, 55 ...	0 11	64 ,, 65 ...	1 1½

Ireland.

Age.	Weekly Contribution.	Age.	Weekly Contribution.
	s. d.		*s. d.*
45 and under 46 ...	0 6	55 and under 56 ..	0 9
46 ,, 47 ...	0 6½	56 ,, 57 ...	0 9½
47 ,, 48 ...	0 6½	57 ,, 58 ...	0 9½
48 ,, 49 ...	0 7	58 ,, 59 ...	0 10
49 ,, 50 ...	0 7	59 ,, 60 ...	0 10
50 ,, 51 ...	0 7½	60 ,, 61 ...	0 10½
51 ,, 52 ...	0 7½	61 ,, 62 ...	0 10½
52 ,, 53 ...	0 8	62 ,, 63 ...	0 10½
53 ,, 54 ...	0 8½	63 ,, 64 ...	0 10½
54 ,, 55 ...	0 8½	64 ,, 65 ...	0 10½

APPENDIX IV.—3.

VOLUNTARY RATE FOR MALE INSURED PERSONS ENTERING INTO INSURANCE ON OR AFTER THE 13TH DAY OF OCTOBER, 1913.

S. 5 (1).

England, Scotland, and Wales.

Age.	Weekly Contribution.	Age.	Weekly Contribution.
	s. d.		s. d.
16 and under 17 ...	0 7	40 and under 41 ...	0 9½
17 ,, 18 ...	0 7	41 ,, 42 ...	0 9½
18 ,, 19 ...	0 7½	42 ,, 43 ...	0 10
19 ,, 20 ...	0 7½	43 ,, 44 ...	0 10
20 ,, 21 ...	0 7½	44 ,, 45 ...	0 10½
21 ,, 22 ...	0 7½	45 ,, 46 ...	0 10½
22 ,, 23 ...	0 7½	46 ,, 47 ...	0 11
23 ,, 24 ...	0 7½	47 ,, 48 ...	0 11
24 ,, 25 ...	0 7½	48 ,, 49 ...	0 11½
25 ,, 26 ...	0 8	49 ,, 50 ...	0 11½
26 ,, 27 ...	0 8	50 ,, 51 ...	1 0
27 ,, 28 ...	0 8	51 ,, 52 ...	1 0½
28 ,, 29 ...	0 8	52 ,, 53 ...	1 0½
29 ,, 30 ...	0 8	53 ,, 54 ...	1 1
30 ,, 31 ...	0 8	54 ,, 55 ...	1 1½
31 ,, 32 ...	0 8½	55 ,, 56 ...	1 2
32 ,, 33 ...	0 8½	56 ,, 57 ...	1 2½
33 ,, 34 ...	0 8½	57 ,, 58 ...	1 3
34 ,, 35 ...	0 8½	58 ,, 59 ...	1 3½
35 ,, 36 ...	0 9	59 ,, 60 ...	1 4
36 ,, 37 ...	0 9	60 ,, 61 ...	1 4½
37 ,, 38 ...	0 9	61 ,, 62 ...	1 4½
38 ,, 39 ...	0 9½	62 ,, 63 ...	1 5
39 ,, 40 ...	0 9½	63 ,, 64 ...	1 5
		64 ,, 65 ...	1 5

Ireland.

Age.	Weekly Contribution.	Age.	Weekly Contribution.
	s. *d.*		*s.* *d.*
16 and under 17 ...	0 5½	40 and under 41 ...	0 7½
17 ,, 18 ...	0 5½	41 ,, 42 ...	0 8
18 ,, 19 ...	0 6	42 ,, 43 ...	0 8
19 ,, 20 ...	0 6	43 ,, 44 ...	0 8
20 ,, 21 ...	0 6	44 ,, 45 ...	0 8½
21 ,, 22 ...	0 6	45 ,, 46 ...	0 8½
22 ,, 23 ...	0 6	46 ,, 47 ...	0 9
23 ,, 24 ..	0 6	47 ,, 48 ...	0 9
24 ,, 25 ...	0 6	48 ,, 49 ...	0 9½
25 ,, 26 ...	0 6	49 ,, 50 ...	0 9½
26 ,, 27 ...	0 6½	50 ,, 51 ...	0 10
27 ,, 28 ...	0 6½	51 ,, 52 ...	0 10½
28 ,, 29 ...	0 6½	52 ,, 53 ...	0 10½
29 ,, 30 ...	0 6½	53 ,, 54 ...	0 11
30 ,, 31 ...	0 6½	54 ,, 55 ...	0 11½
31 ,, 32 ..	0 6½	55 ,, 56 ...	1 0
32 ,, 33 ...	0 6½	56 ,, 57 ...	1 0
33 ,, 34 ...	0 7	57 ,, 58 ...	1 0½
34 ,, 35 ...	0 7	58 ,, 59 ...	1 1
35 ,, 36 ...	0 7	59 ,, 60 ...	1 1½
36 ,, 37 ...	0 7	60 ,, 61 ...	1 2
37 ,, 38 ...	0 7	61 ,, 62 ...	1 2
38 ,, 39 ...	0 7½	62 ,, 63 ...	1 2
39 ,, 40 ...	0 7½	63 ,, 64 ...	1 2
		64 ,, 65 ...	1 2

APPENDIX IV.—4.

VOLUNTARY RATE FOR FEMALE INSURED PERSONS ENTERING INTO INSURANCE ON OR AFTER THE 13TH DAY OF OCTOBER, 1913.

S. 5 (1).

England, Scotland and Wales.

Age.	Weekly Contribution.	Age.	Weekly Contribution.
	s. *d.*		*s.* *d.*
16 and under 17 ...	0 6	25 and under 26 ...	0 7
17 ,, 18 ...	0 6½	26 ,, 27 ...	0 7
18 ,, 19 ...	0 6½	27 ,, 28 ...	0 7
19 ,, 20 ...	0 6½	28 ,, 29 ...	0 7
		29 ,, 30 ...	0 7
20 ,, 21 ...	0 6½	30 ,, 31 ...	0 7
21 ,, 22 ...	0 6½	31 ,, 32 ...	0 7½
22 ,, 23 ...	0 6½	32 ,, 33 ...	0 7½
23 ,, 24 ...	0 6½	33 ,, 34 ...	0 7½
24 ,, 25 ..	0 6½	34 ,, 35 ...	0 7½

England, Scotland and Wales.—(continued.)

Age.	Weekly Contribution.	Age.	Weekly Contribution.
	s. d.		s. d.
35 ,, 36 ...	0 8	50 ,, 51 ...	0 11
36 ,, 37 ...	0 8	51 ,, 52 ...	0 11
37 ,, 38 ...	0 8	52 ,, 53 ...	0 11½
38 ,, 39 ...	0 8	53 ,, 54 ...	1 0
39 ,, 40 ...	0 8½	54 ,, 55 ...	1 0½
40 ,, 41 ...	0 8½	55 ,, 56 ...	1 0½
41 ,, 42 ...	0 8½	56 ,, 57 ...	1 1
42 ,, 43 ...	0 9	57 ,, 58 ...	1 1½
43 ,, 44 ...	0 9	58 ,, 59 ...	1 2
44 ,, 45 ...	0 9½	59 ,, 60 ...	1 2½
45 ,, 46 ...	0 9½	60 ,, 61 ...	1 2½
46 ,, 47 ...	0 10	61 ,, 62 ...	1 3
47 ,, 48 ...	0 10	62 ,, 63 ...	1 3
48 ,, 49 ..	0 10½	63 ,, 64 ...	1 3
49 ,, 50 ...	0 10½	64 ,, 65 ...	1 3

Ireland.

Age.	Weekly Contribution.	Age.	Weekly Contribution.
	s. d.		s. d.
16 and under 17 ...	0 4½	40 and under 41 ...	0 7
17 ,, 18 ...	0 5	41 ,, 42 ...	0 7
18 ,, 19 ...	0 5	42 ,, 43 ...	0 7
19 ,, 20 ...	0 5	43 ,, 44 ...	0 7½
		44 ,, 45 ...	0 7½
20 ,, 21 ...	0 5	45 ,, 46 ...	0 7½
21 ,, 22 ...	0 5	46 ,, 47 ...	0 8
22 ,, 23 ...	0 5	47 ,, 48 ...	0 8
23 ,, 24 ...	0 5	48 ,, 49 ...	0 8½
24 ,, 25 ...	0 5	49 ,, 50 ...	0 8½
25 ,, 26 ...	0 5	50 ,, 51 ...	0 9
26 ,, 27 ...	0 5	51 ,, 52 ...	0 9
27 ,, 28 ...	0 5½	52 ,, 53 ...	0 9½
28 ,, 29 ...	0 5½	53 ,, 54 ...	0 10
29 ,, 30 ...	0 5½	54 ,, 55 ...	0 10
30 ,, 31 ...	0 5½	55 ,, 56 .	0 10½
31 ,, 32 ...	0 5½	56 ,, 57 ...	0 11
32 ,, 33 ...	0 6	57 ,, 58 ...	0 11
33 ,, 34 ...	0 6	58 ,, 59 ...	0 11½
34 ,, 35 ...	0 6	59 ,, 60 ...	0 11½
35 ,, 36 ...	0 6	60 ,, 61 ...	1 0
36 ,, 37 ...	0 6	61 ,, 62 ...	1 0
37 ,, 38 ..	0 6½	62 ,, 63 ...	1 0
38 ,, 39 ...	0 6½	63 ,, 64 ...	1 0
39 ,, 40 ...	0 6½	64 ,, 65 ...	1 0

APPENDIX IV.—5.

RATES OF SICKNESS BENEFIT AND OF RESERVE VALUES APPLICABLE, SAVE AS PROVIDED IN THE ACT, TO MEN BECOMING EMPLOYED CONTRIBUTORS AT THE AGE OF SEVENTEEN OR UPWARDS SUBSEQUENTLY TO OCTOBER 13TH, 1913.

S. 9 (4).

Age.	Rate of Sickness Benefit.	Reserve Value.	
		England, Scotland, and Wales.	Ireland.
	s. d.	£ s. d.	£ s. d.
17 and under 18	9 6	—	—
18 ,, 19	9 0	—	—
19 ,, 20	8 6	—	—
20 ,, 21	8 0	—	—
21 ,, 22	8 0	—	—
22 ,, 23	7 6	—	—
23 ,, 24	7 0	—	—
24 ,, 25	7 0	—	—
25 ,, 26	6 6	—	—
26 ,, 27	6 6	—	—
27 ,, 28	6 0	—	—
28 ,, 29	6 0	—	—
29 ,, 30	5 6	—	—
30 ,, 31	5 0	—	—
31 ,, 32	5 0	—	—
32 ,, 33	5 0	0 5 6	0 1 0
33 ,, 34	5 0	0 10 6	0 5 6
34 ,, 35	5 0	0 15 6	0 10 6
35 ,, 36	5 0	1 1 0	0 15 6
36 ,, 37	5 0	1 6 6	1 0 6
37 ,, 38	5 0	1 12 0	1 6 0
38 ,, 39	5 0	1 18 0	1 11 6
39 ,, 40	5 0	2 4 6	1 17 6
40 ,, 41	5 0	2 11 0	2 3 6
41 ,, 42	5 0	2 17 6	2 10 0
42 ,, 43	5 0	3 4 6	2 16 6
43 ,, 44	5 0	3 12 0	3 3 6
44 ,, 45	5 0	3 19 0	3 10 0
45 ,, 46	5 0	4 6 6	3 17 0
46 ,, 47	5 0	4 14 6	4 4 6
47 ,, 48	5 0	5 2 0	4 11 6
48 ,, 49	5 0	5 9 6	4 18 6
49 ,, 50	5 0	5 16 6	5 5 0
50 ,, 51	5 0	6 3 6	5 11 6
51 ,, 52	5 0	6 10 6	5 18 0
52 ,, 53	5 0	6 16 6	6 3 6
53 ,, 54	5 0	7 2 6	6 8 6
54 ,, 55	5 0	7 7 6	6 13 0

Age.	Rate of Sickness Benefit.	Reserve Value.	
		England, Scotland, and Wales.	Ireland.
	s. d.	£ s. d.	£ s. d.
55 and under 56	5 0	7 12 0	6 16 6
56 ,, 57	5 0	7 15 6	6 19 6
57 ,, 58	5 0	7 17 6	7 1 0
58 ,, 59	5 0	7 18 6	7 1 0
59 ,, 60	5 0	7 17 6	6 19 6
60 ,, 61	5 0	7 14 0	6 15 0
61 ,, 62	5 0	7 8 0	6 8 0
62 ,, 63	5 0	6 18 6	5 18 0
63 ,, 64	5 0	6 5 6	5 4 0
64 ,, 65	5 0	5 7 6	4 5 6

APPENDIX IV.—6.

REDUCED RATES OF SICKNESS BENEFIT AND THE RESERVE VALUES APPLICABLE, SAVE AS PROVIDED IN THE ACT, TO WOMEN BECOMING EMPLOYED CONTRIBUTORS AT THE AGE OF SEVENTEEN OR UPWARDS SUBSEQUENTLY TO OCTOBER 13TH, 1913.

S. 9 (4).

TABLE.

Age.	Rate of Sickness Benefit.	Reserve Value.			
		England, Scotland and Wales.		Ireland.	
		Spinsters and Widows.	Married Women.	Spinsters and Widows.	Married Women.
	s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
17 and under 18 ...	7 0	—	6 14 6	—	6 13 0
18 ,, 19 ...	6 6	—	5 10 0	—	5 8 6
19 ,, 20 ...	6 0	—	4 7 0	—	4 5 6
20 ,, 21 ...	5 6	—	3 7 0	—	3 5 6
21 ,, 22 ...	5 0	—	2 9 6	—	2 8 0
22 ,, 23 ...	5 0	0 4 6	2 9 0	0 3 0	2 7 0
23 ,, 24 ...	5 0	0 8 0	2 9 0	0 6 6	2 7 0
24 ,, 25 ...	5 0	0 11 6	2 10 0	0 9 6	2 7 6
25 ,,. 26 ...	5 0	0 14 6	2 11 6	0 13 0	2 9 0
26 ,, 27 ...	5 0	0 18 6	2 13 6	0 16 6	2 10 6
27 ,, 28 ...	5 0	1 2 6	2 15 6	1 0 0	2 13 0
28 ,, 29 ...	5 0	1 6 6	2 18 6	1 4 0	2 15 6
29 ,, 30 ...	5 0	1 11 6	3 1 6	1 8 6	2 18 0
30 ,, 31 ...	5 0	1 16 6	3 5 0	1 13 6	3 1 0
31 ,, 32 ...	5 0	2 2 0	3 8 6	1 18 6	3 4 6
32 ,, 33 ...	5 0	2 8 0	3 12 0	2 4 6	3 8 0
33 ,, 34 ...	5 0	2 14 0	3 16 0	2 10 0	3 11 6
34 ,, 35 ...	5 0	3 0 6	4 0 0	2 16 6	3 15 6

Age.	Rate of Sickness Benefit.	Reserve Value.					
		England, Scotland, and Wales.			Ireland.		
		Spinsters and Widows.	Married Women.		Spinsters and Widows.	Married Women.	
	s. d.	£ s. d.	£ s. d.		£ s. d.	£ s. d.	
35 and under 36 ...	5 0	3 7 0	4 4 6		3 2 6	3 19 6	
36 ,, 37 ...	5 0	3 14 0	4 9 0		3 9 0	4 3 6	
37 ,, 38 ...	5 0	4 1 0	4 14 0		3 15 6	4 8 0	
38 ,, 39 ...	5 0	4 8 6	4 19 0		4 2 6	4 12 6	
39 ,, 40 ...	5 0	4 15 6	5 4 6		4 9 0	4 17 6	
40 ,, 41 ...	5 0	5 3 0	5 10 0		4 16 0	5 3 0	
41 ,, 42 ...	5 0	5 10 6	5 16 0		5 3 0	5 8 6	
42 ,, 43 ...	5 0	5 18 0	6 2 6		5 9 6	5 14 0	
43 ,, 44 ...	5 0	6 5 0	6 9 0		5 16 6	6 0 0	
44 ,, 45 ...	5 0	6 12 6	6 16 0		6 3 6	6 6 6	
45 ,, 46 ...	5 0	7 0 0	7 2 6		6 10 0	6 12 6	
46 ,, 47 ...	5 0	7 7 0	7 9 6		6 17 0	6 19 0	
47 ,, 48 ...	5 0	7 14 0	7 16 6		7 3 0	7 5 0	
48 ,, 49 ...	5 0	8 1 0	8 3 0		7 9 6	7 11 0	
49 ,, 50 ...	5 0	8 7 0	8 9 0		7 15 0	7 16 6	
50 ,, 51 ...	5 0	8 13 0	8 14 6		8 0 0	8 1 6	
51 ,, 52 ...	5 0	8 18 6	8 19 6		8 4 6	8 6 0	
52 ,, 53 ...	5 0	9 3 0	9 4 6		8 8 6	8 10 0	
53 ,, 54 ...	5 0	9 7 0	9 8 0		8 12 0	8 13 0	
54 ,, 55 ...	5 0	9 10 0	9 11 0		8 14 6	8 15 6	
55 ,, 56 ...	5 0	9 12 6	9 12 6		8 16 0	8 16 6	
56 ,, 57 ..	5 0	9 14 0	9 14 0		8 17 0	8 17 0	
57 ,, 58 ...	5 0	9 13 6	9 13 6		8 15 6	8 15 6	
58 ,, 59 ...	5 0	9 11 6	9 11 6		8 12 6	8 12 6	
59 ,, 60 ...	5 0	9 7 0	9 7 0		8 7 0	8 7 0	
60 ,, 61 ...	5 0	9 0 0	9 0 0		7 19 0	7 19 0	
61 ,, 62 ...	5 0	8 9 6	8 9 6		7 8 0	7 8 0	
62 ,, 63 ...	5 0	7 15 6	7 15 6		6 13 6	6 13 6	
63 ,, 64 ...	5 0	6 18 0	6 18 0		5 14 6	5 14 6	
64 ,, 65 ...	5 0	5 15 0	5 15 0		4 11 0	4 11 0	

APPENDIX IV.—7.

TRANSFER VALUE OF A MARRIED WOMAN SUSPENDED FROM BENEFITS.

S. 44.

1. These Regulations may be cited as the National Health Insurance (Married Women's Transfer Value) Regulations (No. 2), 1913.

2. For the purpose of Section 44 of the National Insurance Act, 1911, the transfer value of a married woman shall be ascertained by reference to her age at the date of her suspension from

ordinary benefits, and shall be a sum, as shown in the table contained in the Schedule to these Regulations, equal to one and a half times the average liability of Approved Societies under subsection (2) of that Section in respect of female members so suspended at that age.

3. These Regulations shall have effect as from the 14th day of July, 1913.

4. The National Insurance (Married Women's Transfer Value) Regulations, 1913, are hereby revoked.

Age of woman on suspension from ordinary benefits.	England, Scotland and Wales.	Ireland.
	£ s. d.	£ s. d.
16 and under 17	0 16 6	0 13 6
17 ,, 18	0 18 6	0 15 6
18 ,, 19	1 1 0	0 18 0
19 ,, 20	1 3 6	1 0 6
20 ,, 21	1 6 6	1 3 6
21 ,, 22	1 10 0	1 6 6
22 ,, 23	1 13 6	1 9 6
23 ,, 24	1 17 0	1 13 0
24 ,, 25	2 0 6	1 16 6
25 ,, 26	2 4 6	2 0 0
26 ,, 27	2 8 0	2 4 0
27 ,, 28	2 12 0	2 7 6
28 ,, 29	2 16 0	2 11 6
29 ,, 30	3 0 6	2 15 6
30 ,, 31	3 4 6	2 19 6
31 ,, 32	3 9 0	3 3 6
32 ,, 33	3 13 0	3 7 6
33 ,, 34	3 17 6	3 12 0
34 ,, 35	4 2 0	3 16 0
35 ,, 36	4 6 0	4 0 0
36 ,, 37	4 10 6	4 4 6
37 ,, 38	4 15 0	4 8 6
38 ,, 39	4 19 6	4 13 0
39 ,, 40	5 4 0	4 17 6
40 ,, 41	5 8 6	5 1 6
41 ,, 42	5 13 0	5 5 6
42 ,, 43	5 17 6	5 10 0
43 ,, 44	6 2 0	5 14 0
44 ,, 45	6 6 6	5 18 0
45 ,, 46	6 11 0	6 2 6
46 ,, 47	6 15 0	6 6 6
47 ,, 48	6 19 6	6 10 6
48 ,, 49	7 3 6	6 14 0
49 ,, 50	7 7 6	6 18 0

Age of woman on suspension from ordinary benefits.	England, Scotland and Wales.	Ireland.
	£ s. d.	£ s. d.
50 and under 51	7 11 6	7 1 6
51 ,, 52	7 15 0	7 4 6
52 ,, 53	7 18 0	7 7 0
53 ,, 54	8 1 0	7 9 6
54 ,, 55	8 3 6	7 11 6
55 ,, 56	8 5 6	7 13 6
56 ,, 57	8 7 0	7 14 0
57 ,, 58	8 7 6	7 14 6
58 ,, 59	8 7 0	7 13 0
59 ,, 60	8 5 0	7 11 0
60 ,, 61	8 1 6	7 6 6
61 ,, 62	7 16 0	7 0 6
62 ,, 63	7 8 6	6 11 6
63 ,, 64	6 17 6	6 0 0
64 ,, 65	6 3 0	5 4 6
65 ,, 66	5 6 0	4 6 0
66 ,, 67	4 8 6	3 7 6
67 ,, 68	3 12 0	2 9 0
68 ,, 69	2 17 0	1 11 0
69 ,, 70	2 1 6	0 12 0

NOTES.—One-third of the transfer value shown by this Table is to be carried to the married woman's suspense account, and the remainder of such transfer value in the case of a married woman who elects not to become a voluntary contributor for the benefits provided in Table D of Part I. of the Fourth Schedule to the Act is to be applied as provided in Section 44, subsection (2), of the Act.

The amount shown by this Table will be subject to such deductions for arrears of contributions as the Insurance Commissioners prescribe.

APPENDIX IV.—8.

S. 45 (2).

TABLE G.

ALIENS.

It is provided by Section 45, subsection 2 (iii), that the rates and conditions of the sickness, disablement, and maternity benefits of an alien joining an approved society subject to the exceptions stated below shall be determined by the Society. This Table is issued as a guide to Societies and may be adopted by them. Should a Society submit some other Table not supplied by the Insurance Commissioners, the application for approval should be accompanied by actuarial evidence in support of the financial soundness of the Table so submitted.

These Tables do not apply to a person who, though not a British Subject—

(*a*) enters into insurance before attaining the age of 17,

(*b*) was on 4th May, 1911, a member of a Society which, or a separate section of which, becomes an approved society, and had then been resident in the United Kingdom for five years or upwards,

(*c*) is a woman who, having been a British Subject before marriage, has actually been separated from or deserted by her husband for a period of not less than two years, or whose husband is dead, or whose marriage has been dissolved or annulled.

Conditions of Benefit.—The sickness, disablement, and maternity benefits herein provided shall become payable at the times and under the conditions expressed in the rules for insured members who are British Subjects, and in the case of an unmarried minor having no dependants, the sickness and disablement benefits shall be reduced to the amounts specified in Table B in Part I. of the Fourth Schedule of the Act, where such rates of benefit are lower than those shown in the undermentioned Tables.

Rates of Sickness, Disablement, and Maternity Benefits for an insured member who—

contributes, if a male, 7*d.* a week if in England, Scotland or Wales, or 5½*d.* if in Ireland,

contributes, if a female, 6*d.* a week if in England, Scotland or Wales, or 4½*d.* if in Ireland,

MALES.

Age at entry to the Society.	Sickness Benefit. Rate per week.	Disablement Benefit. Rate per week.	Maternity Benefit.
	s. *d.*	*s.* *d.*	£ *s.* *d.*
17 and under 19	9 6	4 9	1 8 6
19 ,, 21	9 0	4 6	1 7 0
21 ,, 25	8 6	4 3	1 5 6
25 ,, 30	7 6	3 9	1 2 6
30 ,, 35	7 0	3 6	1 1 0
35 ,, 40	6 0	3 0	1 0 0
40 ,, 45	5 6	2 9	1 0 0
45 ,, 50	4 6	2 3	1 0 0
50 ,, 55	3 6	1 9	1 0 0
55 ,, 60	2 6*	1 3†	1 0 0
60 ,, 65	2 0*	1 0†	1 0 0

* In Ireland, 3*s.* † In Ireland, 1*s.* 6*d.*

FEMALES.

Age at Entry to the Society.	Spinsters and Widows at Entry.			Married Women at Entry.		
	Sickness Benefit. Rate per week.	Disablement Benefit. Rate per week.	Maternity Benefit where payable.	Sickness Benefit. Rate per week.	Disablement Benefit. Rate per week.	Maternity Benefit where payable.
	s. *d.*	*s.* *d.*	£ *s.* *d.*	*s.* *d.*	*s.* *d.*	*s.* *d.*
17 and under 19	7 3	4 9	1 8 6	4 6	3 0	18 0
19 ,, ,, 21	7 0	4 6	1 7 6	4 6	3 0	18 0
21 ,, ,, 25	6 6	4 3	1 5 6	4 6	3 0	18 0
25 ,, ,, 30	5 9	3 9	1 3 0	4 6	3 0	18 0
30 ,, ,, 35	5 0	3 3	1 1 0	4 3	2 9	18 0
35 ,, ,, 40	4 0	2 9	1 0 0	3 9	2 6	18 0
40 ,, ,, 45	3 6	2 3	1 0 0	3 3	2 0	18 0
45 ,, ,, 50	2 9	1 9	1 0 0	2 6	1 9	18 0
50 ,, ,, 55	2 0*	1 6	—	2 0*	1 6	—
55 ,, ,, 60	1 6*	1 0*	—	1 6*	1 0*	—
60 ,, ,, 65	0 9*	0 6*	—	0 9*	0 6*	—

* In Ireland 3*a.* more.

MARRIED WOMEN VOLUNTARY CONTRIBUTORS.

Sickness Benefit ... During the first 13 weeks, the sum of 3*s.* 6*d.* a week.
During the second 13 weeks, the sum of 2*s.* a week.

Disablement Benefit ... The sum of 2*s.* a week.

APPENDIX IV.—9.

VALUE OF CONTRIBUTIONS, EXEMPTED INSTITUTION REGULATIONS, 1913.

S. 51 (i) (b).

1. These Regulations may be cited as the National Health Insurance (Value of Contributions, Exempted Institution) Regulations, 1913.

2. For the purpose of Section 51 of the National Insurance Act, 1911, the value of the contributions which, apart from that Section, would have been payable in respect of an inmate of an

Institution during the time he was in the Institution shall be calculated as follows:—

There shall be deducted from the sum of those contributions a sum equal to the cost to an Approved Society of the benefits to which an insured person of the same age as the inmate would have been entitled during the time during which the inmate was employed by the managers of the Institution, as ascertained by reference to the Tables caused to be prepared by the Joint Committee and set forth in the Schedule to these Regulations, and the sum (if any) remaining after that deduction shall be deemed to be the value of the contributions.

Schedule.

AVERAGE COST OF BENEFITS FOR ONE YEAR (INCLUDING EXPENSES OF ADMINISTRATION) AT THE AGES SHEWN IN THE FIRST COLUMN.

MEN.

Age.	Medical Benefit.	Sanatorium Benefit.	Sickness Benefit, each shilling a week.	Disablement Benefit, each shilling a week.	Maternity Benefit, each six shillings.	Expenses of Administration.
	s. *d.*	*s.* *d.*	*s.* *d.*	*s.* *d.*	*s.* *d.*	*s.* *d.*
16 and under 17	6 0	1 3	0 11½	—	—	3 8
17 ,, 18	6 0	1 3	0 11	—	—	3 8
18 ,, 19	6 0	1 3	0 10½	0 0½	—	3 8
19 ,, 20	6 0	1 3	0 10	0 0½	0 0½	3 8
20 ,, 21	6 0	1 3	0 10	0 1	0 2	3 8
21 ,, 22	6 0	1 3	0 9½	0 1	0 4	3 8
22 ,, 23	6 0	1 3	0 9½	0 1½	0 6	3 8
23 ,, 24	6 0	1 3	0 9	0 1½	0 7½	3 8
24 ,, 25	6 0	1 3	0 9	0 1½	0 9	3 8
25 ,, 26	6 0	1 3	0 9½	0 2	0 10½	3 8
26 ,, 27	6 0	1 3	0 9½	0 2	0 11½	3 8
27 ,, 28	6 0	1 3	0 9½	0 2	1 0½	3 8
28 ,, 29	6 0	1 3	0 9½	0 2½	1 1	3 8
29 ,, 30	6 0	1 3	0 9½	0 2½	1 1½	3 8
30 ,, 31	6 0	1 3	0 9½	0 2½	1 1½	3 8
31 ,, 32	6 0	1 3	0 10	0 3	1 1½	3 8
32 ,, 33	6 0	1 3	0 10	0 3	1 1½	3 8
33 ,, 34	6 0	1 3	0 10	0 3½	1 1	3 8
34 ,, 35	6 0	1 3	0 10½	0 3½	1 0½	3 8
35 ,, 36	6 0	1 3	0 10½	0 4	1 0	3 8
36 ,, 37	6 0	1 3	0 11	0 4	0 11	3 8
37 ,, 38	6 0	1 3	0 11	0 4½	0 10½	3 8
38 ,, 39	6 0	1 3	0 11½	0 5	0 9½	3 8
39 ,, 40	6 0	1 3	1 0	0 5½	0 8½	3 8

AVERAGE COST OF BENEFITS FOR ONE YEAR (INCLUDING EXPENSES OF ADMINISTRATION) AT THE AGES SHEWN IN THE FIRST COLUMN—*cont.*

MEN—*cont.*

Age.	Medical Benefit.	Sanatorium Benefit.	Sickness Benefit, each shilling a week.	Disablement Benefit, each shilling a week.	Maternity Benefit, each six shillings.	Expenses of Administration.
	s. *d.*	*s.* *d.*	*s.* *d.*	*s.* *d.*	*s.* *d.*	*s.* *d.*
40 and under 41	6 0	1 3	1 0	0 6	0 7½	3 8
41 ,, 42	6 0	1 3	1 0½	0 6½	0 7	3 8
42 ,, 43	6 0	1 3	1 1	0 7	0 6	3 8
43 ,, 44	6 0	1 3	1 1	0 7½	0 5½	3 8
44 ,, 45	6 0	1 3	1 1½	0 8	0 4½	3 8
45 ,, 46	6 0	1 3	1 2	0 9	0 4	3 8
46 ,, 47	6 0	1 3	1 2½	0 9½	0 3½	3 8
47 ,, 48	6 0	1 3	1 3	0 10½	0 3	3 8
48 ,, 49	6 0	1 3	1 3½	0 11½	0 2½	3 8
49 ,, 50	6 0	1 3	1 4	1 0½	0 2	3 8
50 ,, 51	6 0	1 3	1 4½	1 2	0 1½	3 8
51 ,, 52	6 0	1 3	1 5½	1 3½	0 1½	3 8
52 ,, 53	6 0	1 3	1 6	1 5½	0 1	3 8
53 ,, 54	6 0	1 3	1 7	1 7½	0 1	3 8
54 ,, 55	6 0	1 3	1 7½	1 10	0 1	3 8
55 ,, 56	6 0	1 3	1 8½	2 0½	0 0½	3 8
56 ,, 57	6 0	1 3	1 9½	2 3	0 0½	3 8
57 ,, 58	6 0	1 3	1 10½	2 6	0 0½	3 8
58 ,, 59	6 0	1 3	1 11½	2 9½	0 0½	3 8
59 ,, 60	6 0	1 3	2 1	3 2	0 0½	3 8
60 ,, 61	6 0	1 3	2 2	3 6½	—	3 8
61 ,, 62	6 0	1 3	2 3½	4 0½	—	3 8
62 ,, 63	6 0	1 3	2 5	4 7½	—	3 8
63 ,, 64	6 0	1 3	2 6½	5 4	—	3 8
64 ,, 65	6 0	1 3	2 8	6 1	—	3 8
65 ,, 66	6 0	1 3	2 9	6 11½	—	3 8
66 ,, 67	6 0	1 3	2 10½	7 11	—	3 8
67 ,, 68	6 0	1 3	3 0	8 11½	—	3 8
68 ,, 69	6 0	1 3	3 1½	10 2	—	3 8
69 ,, 70	6 0	1 3	3 3	11 6½	—	3 8

AVERAGE COST OF BENEFITS FOR ONE YEAR (INCLUDING EXPENSES OF ADMINISTRATION) AT THE AGES SHEWN IN THE FIRST COLUMN—*cont.*

WOMEN (SPINSTERS AND WIDOWS).

Age.	Medical Benefit.	Sanatorium Benefit.	Sickness Benefit, each shilling a week.	Disablement Benefit, each shilling a week.	Maternity Benefit, each six shillings.	Expenses of Administration.
	s. *d.*	*s.* *d.*	*s.* *d.*	*s.* *d.*	*s.* *d.*	*s.* *d.*
16 and under 17	6 0	1 3	0 11½	—	—	3 8
17 ,, 18	6 0	1 3	0 11	—	0 0½	3 8
18 ,, 19	6 0	1 3	0 10½	0 0½	0 0½	3 8
19 ,, 20	6 0	1 3	0 10	0 0½	0 0½	3 8
20 ,, 21	6 0	1 3	0 10	0 1	0 0½	3 8
21 ,, 22	6 0	1 3	0 9½	0 1	0 0½	3 8
22 ,, 23	6 0	1 3	0 9½	0 1½	0 0½	3 8
23 ,, 24	6 0	1 3	0 9	0 1½	0 0½	3 8
24 ,, 25	6 0	1 3	0 9	0 2	0 0½	3 8
25 ,, 26	6 0	1 3	0 9½	0 2	0 0½	3 8
26 ,, 27	6 0	1 3	0 9½	0 2	0 0½	3 8
27 ,, 28	6 0	1 3	0 9½	0 2½	0 0½	3 8
28 ,, 29	6 0	1 3	0 9½	0 2½	0 0½	3 8
29 ,, 30	6 0	1 3	0 9½	0 2½	0 0½	3 8
30 ,, 31	6 0	1 3	0 9½	0 2½	0 0½	3 8
31 ,, 32	6 0	1 3	0 10	0 3	0 0½	3 8
32 ,, 33	6 0	1 3	0 10	0 3	0 0½	3 8
33 ,, 34	6 0	1 3	0 10	0 3½	0 0½	3 8
34 ,, 35	6 0	1 3	0 10½	0 3½	0 0½	3 8
35 ,, 36	6 0	1 3	0 10½	0 4	—	3 8
36 ,, 37	6 0	1 3	0 11	0 4½	—	3 8
37 ,, 38	6 0	1 3	0 11	0 5	—	3 8
38 ,, 39	6 0	1 3	0 11½	0 5½	—	3 8
39 ,, 40	6 0	1 3	1 0	0 6	—	3 8
40 ,, 41	6 0	1 3	1 0	0 6½	—	3 8
41 ,, 42	6 0	1 3	1 0½	0 7	—	3 8
42 ,, 43	6 0	1 3	1 1	0 7½	—	3 8
43 ,, 44	6 0	1 3	1 1	0 8	—	3 8
44 ,, 45	6 0	1 3	1 1½	0 8½	—	3 8
45 ,, 46	6 0	1 3	1 2	0 9½	—	3 8
46 ,, 47	6 0	1 3	1 2½	0 10	—	3 8
47 ,, 48	6 0	1 3	1 3	0 11	—	3 8
48 ,, 49	6 0	1 3	1 3½	1 0	—	3 8
49 ,, 50	6 0	1 3	1 4	1 1½	—	3 8
50 ,, 51	6 0	1 3	1 4½	1 3	—	3 8
51 ,, 52	6 0	1 3	1 5½	1 4½	—	3 8
52 ,, 53	6 0	1 3	1 6	1 6½	—	3 8
53 ,, 54	6 0	1 3	1 7	1 9	—	3 8
54 ,, 55	6 0	1 3	1 7½	1 11	—	3 8

AVERAGE COST OF BENEFITS FOR ONE YEAR (INCLUDING EXPENSES OF ADMINISTRATION) AT THE AGES SHEWN IN THE FIRST COLUMN—*cont.*

WOMEN (SPINSTERS AND WIDOWS)—*cont.*

Age.	Medical Benefit.	Sanatorium Benefit.	Sickness Benefit, each shilling a week.	Disablement Benefit, each shilling a week.	Maternity Benefit each six shillings.	Expenses of Administration.
	s. *d.*	*s.* *d.*	*s.* *d.*	*s.* *d.*	*s.* *d.*	*s.* *d.*
55 and under 56	6 0	1 3	1 8½	2 2	—	3 8
56 ,, 57	6 0	1 3	1 9½	2 4½	—	3 8
57 ,, 58	6 0	1 3	1 10½	2 8	—	3 8
58 ,, 59	6 0	1 3	1 11½	2 11½	—	3 8
59 ,, 60	6 0	1 3	2 1	3 4	—	3 8
60 ,, 61	6 0	1 3	2 2	3 9	—	3 8
61 ,, 62	6 0	1 3	2 3½	4 3½	—	3 8
62 ,, 63	6 0	1 3	2 5	4 11	—	3 8
63 ,, 64	6 0	1 3	2 6½	5 7½	—	3 8
64 ,, 65	6 0	1 3	2 8	6 5	—	3 8
65 ,, 66	6 0	1 3	2 9	7 4	—	3 8
66 ,, 67	6 0	1 3	2 10½	8 4	—	3 8
67 ,, 68	6 0	1 3	3 0	9 6	—	3 8
68 ,, 69	6 0	1 3	3 1½	10 9	—	3 8
69 ,, 70	6 0	1 3	3 3	12 2½	—	3 8

WOMEN (MARRIED).

16 and under 17	6 0	1 3	2 6½	—	0 3	3 8
17 ,, 18	6 0	1 3	3 4	—	0 4½	3 8
18 ,, 19	6 0	1 3	3 8	0 0½	0 5	3 8
19 ,, 20	6 0	1 3	3 6½	0 0½	0 5	3 8
20 ,, 21	6 0	1 3	3 2½	0 1	0 4½	3 8
21 ,, 22	6 0	1 3	2 11	0 1	0 4	3 8
22 ,, 23	6 0	1 3	2 8	0 1½	0 3½	3 8
23 ,, 24	6 0	1 3	2 6	0 1½	0 3	3 8
24 ,, 25	6 0	1 3	2 4	0 2	0 3	3 8
25 ,, 26	6 0	1 3	2 2½	0 2	0 2½	3 8
26 ,, 27	6 0	1 3	2 1½	0 2	0 2½	3 8
27 ,, 28	6 0	1 3	2 0½	0 2½	0 2	3 8
28 ,, 29	6 0	1 3	1 11½	0 2½	0 2	3 8
29 ,, 30	6 0	1 3	1 11	0 2½	0 2	3 8
30 ,, 31	6 0	1 3	1 10	0 2½	0 2	3 8
31 ,, 32	6 0	1 3	1 9½	0 3	0 2	3 8
32 ,, 33	6 0	1 3	1 9½	0 3	0 1½	3 8
33 ,, 34	6 0	1 3	1 9	0 3½	0 1½	3 8
34 ,, 35	6 0	1 3	1 8½	0 3½	0 1½	3 8

AVERAGE COST OF BENEFITS FOR ONE YEAR (INCLUDING EXPENSES OF ADMINISTRATION) AT THE AGES SHEWN IN THE FIRST COLUMN—*cont.*

WOMEN (MARRIED)—*cont.*

Age.	Medical Benefit.	Sanatorium Benefit.	Sickness Benefit, each shilling a week.	Disablement Benefit, each shilling a week.	Maternity Benefit, each six shillings.	Expenses for Administration.
	s. *d.*	*s.* *d.*	*s.* *d.*	*s.* *d.*	*s.* *d.*	*s.* *d.*
35 and under 36	6 0	1 3	1 8	0 4	0 1½	3 8
36 ,, 37	6 0	1 3	1 7½	0 4½	0 1½	3 8
37 ,, 38	6 0	1 3	1 7	0 5	0 1	3 8
38 ,, 39	6 0	1 3	1 6½	0 5½	0 1	3 8
39 ,, 40	6 0	1 3	1 6	0 6	0 1	3 8
40 ,, 41	6 0	1 3	1 5	0 6½	0 1	3 8
41 ,, 42	6 0	1 3	1 4½	0 7	0 0½	3 8
42 ,, 43	6 0	1 3	1 4	0 7½	0 0½	3 8
43 ,, 44	6 0	1 3	1 3½	0 8	0 0½	3 8
44 ,, 45	6 0	1 3	1 3½	0 8½	—	3 8
45 ,, 46	6 0	1 3	1 3	0 9½	—	3 8
46 ,, 47	6 0	1 3	1 3	0 10	—	3 8
47 ,, 48	6 0	1 3	1 3	0 11	—	3 8
48 ,, 49	6 0	1 3	1 3½	1 0	—	3 8
49 ,, 50	6 0	1 3	1 4	1 1½	—	3 8
50 ,, 51	6 0	1 3	1 4½	1 3	—	3 8
51 ,, 52	6 0	1 3	1 5½	1 4½	—	3 8
52 ,, 53	6 0	1 3	1 6	1 6½	—	3 8
53 ,, 54	6 0	1 3	1 7	1 9	—	3 8
54 ,, 55	6 0	1 3	1 7½	1 11	—	3 8
55 ,, 56	6 0	1 3	1 8½	2 2	—	3 8
56 ,, 57	6 0	1 3	1 9½	2 4½	—	3 8
57 ,, 58	6 0	1 3	1 10½	2 8	—	3 8
58 ,, 59	6 0	1 3	1 11½	2 11½	—	3 8
59 ,, 60	6 0	1 3	2 1	3 4	—	3 8
60 ,, 61	6 0	1 3	2 2	3 9	—	3 8
61 ,, 62	6 0	1 3	2 3½	4 3½	—	3 8
62 ,, 63	6 0	1 3	2 5	4 11	—	3 8
63 ,, 64	6 0	1 3	2 6½	5 7½	—	3 8
64 ,, 65	6 0	1 3	2 8	6 5	—	3 8
65 ,, 66	6 0	1 3	2 9	7 4	—	3 8
66 ,, 67	6 0	1 3	2 10½	8 4	—	3 8
67 ,, 68	6 0	1 3	3 0	9 6	—	3 8
68 ,, 69	6 0	1 3	3 1½	10 9	—	3 8
69 ,, 70	6 0	1 3	3 3	12 2½	—	3 8

APPENDIX IV.—10.

RESERVE VALUES FOR MALE INSURED PERSONS.

S. 55 (1).

England, Scotland, and Wales.

Age.	Reserve Value.	Age.	Reserve Value.
	£ s. d.		£ s. d.
Employed and Voluntary Contributors.		Employed and Voluntary Contributors—*cont.*	
16 and under 17 ...	Nil.	42 and under 43 ...	8 2 0
17 ,, 18 ...	0 9 0	43 ,, 44 ...	8 9 0
18 ,, 19 ...	0 17 6	44 ,, 45 ...	8 16 0
19 ,, 20 ...	1 6 6		
20 ,, 21 ...	1 15 0	Employed Contributors only.	
21 ,, 22 ...	2 2 0		
22 ,, 23 ...	2 9 6	45 and under 46 ...	9 3 0
23 ,, 24 ...	2 15 6	46 ,, 47 ...	9 10 0
24 ,, 25 ...	3 1 0	47 ,, 48 ...	9 16 6
25 ,, 26 ...	3 6 6	48 ,, 49 ...	10 3 0
26 ,, 27 ...	3 12 0	49 ,, 50 ...	10 9 6
27 ,, 28 ...	3 17 6	50 ,, 51 ...	9 5 0
28 ,, 29 ...	4 2 6	51 ,, 52 ...	9 9 6
29 ,, 30 ...	4 8 0	52 ,, 53 ...	9 13 0
30 ,, 31 ...	4 13 0	53 ,, 54 ...	9 15 6
31 ,, 32 ...	4 18 0	54 ,, 55 ...	9 17 6
32 ,, 33 ...	5 3 0	55 ,, 56 ...	9 18 6
33 ,, 34 ...	5 8 6	56 ,, 57 ...	9 18 0
34 ,, 35 ...	5 14 0	57 ,, 58 ...	9 16 6
35 ,, 36 ...	5 19 6	58 ,, 59 ...	9 13 0
36 ,, 37 ...	6 5 0	59 ,, 60 ...	9 7 0
37 ,, 38 ...	6 11 0	60 ,, 61 ...	8 2 0
38 ,, 39 ...	6 16 6	61 ,, 62 ...	7 15 6
39 ,, 40 ...	7 2 6	62 ,, 63 ...	7 5 0
40 ,, 41 ...	7 9 0	63 ,, 64 ...	6 11 0
41 ,, 42 ...	7 15 6	64 ,, 65 ...	5 12 6

Ireland.

Age.	Reserve Value.	Age.	Reserve Value.
Employed and Voluntary Contributors.	£ s. d.	Employed and Voluntary Contributors—*cont.*	£ s. d.
16 and under 17 ...	Nil.	42 and under 43 ...	7 15 6
17 ,, 18 ...	0 9 0	43 ,, 44 ...	8 2 0
18 ,, 19 ...	0 17 6	44 ,, 45 ...	8 8 6
19 ,, 20 ...	1 6 6		
20 ,, 21 ...	1 15 0	Employed contributors only.	
21 ,, 22 ...	2 2 0		
22 ,, 23 ...	2 8 6	45 and under 46 ...	8 15 0
23 ,, 24 ...	2 14 6	46 ,, 47 ...	9 1 6
24 ,, 25 ...	3 0 0	47 ,, 48 ...	9 8 0
25 ,, 26 ...	3 5 6	48 ,, 49 ...	9 14 0
26 ,, 27 ...	3 10 6	49 ,, 50 ...	9 19 6
27 ,, 28 ...	3 15 6	50 ,, 51 ...	8 15 0
28 ,, 29 ...	4 0 6	51 ,, 52 ...	8 19 0
29 ,, 30 ...	4 5 6	52 ,, 53 ...	9 2 0
30 ,, 31 ...	4 10 6	53 ,, 54 ...	9 3 6
31 ,, 32 ...	4 15 0	54 ,, 55 ...	9 5 0
32 ,, 33 ...	5 0 0	55 ,, 56 ...	9 5 6
33 ,, 34 ...	5 5 0	56 ,, 57 ...	9 4 6
34 ,, 35 ...	5 10 0	57 ,, 58 ...	9 2 0
35 ,, 36 ...	5 15 0	58 ,, 59 ...	8 17 6
36 ,, 37 ...	6 0 6	59 ,, 60 ...	8 11 0
37 ,, 38 ...	6 6 0	60 ,, 61 ...	7 5 0
38 ,, 39 ...	6 11 6	61 ,, 62 ...	6 17 6
39 ,, 40 ...	6 17 0	62 ,, 63 ...	6 6 6
40 ,, 41 ...	7 3 0	63 ,, 64 ...	5 12 0
41 ,, 42 ...	7 9 0	64 ,, 65 ...	4 12 6

APPENDIX IV.—11.

Reserve Values for Female Insured Persons.

S. 55 (1).

England, Scotland, and Wales.

Reserve Values.

Under age 45.

Age.	Employed and Voluntary Contributors. Spinsters and Widows.	Employed Contributors. Married Women.
	£ s. d.	£ s. d.
16 and under 17	Nil	Nil
17 ,, 18	0 5 0	7 12 6
18 ,, 19	0 10 0	7 4 6
19 ,, 20	0 15 6	6 16 6
20 ,, 21	1 0 6	6 10 6
21 ,, 22	1 5 0	6 6 0
22 ,, 23	1 9 0	6 3 0
23 ,, 24	1 13 0	6 1 6
24 ,, 25	1 17 6	6 0 6
25 ,, 26	2 2 6	6 0 0
26 ,, 27	2 7 6	6 0 6
27 ,, 28	2 13 0	6 1 6
28 ,, 29	2 19 0	6 3 0
29 ,, 30	3 5 0	6 4 6
30 ,, 31	3 12 0	6 6 6
31 ,, 32	3 19 0	6 9 0
32 ,, 33	4 6 0	6 11 6
33 ,, 34	4 13 6	6 14 6
34 ,, 35	5 1 0	6 17 6
35 ,, 36	5 9 0	7 1 0
36 ,, 37	5 17 0	7 4 6
37 ,, 38	6 4 6	7 8 6
38 ,, 39	6 12 6	7 12 6
39 ,, 40	7 0 0	7 17 0
40 ,, 41	7 8 0	8 2 0
41 ,, 42	7 16 0	8 7 0
42 ,, 43	8 3 6	8 13 0
43 ,, 44	8 11 0	8 19 0
44 ,, 45	8 19 0	9 5 0

England, Scotland, and Wales.

RESERVE VALUES.

Over age 45. Employed Contributors only.

Age.	Spinsters and Widows.	Married Women.
	£ s. d.	£ s. d.
45 and under 46	9 6 6	9 11 6
46 ,, 47	9 13 6	9 18 0
47 ,, 48	10 0 6	10 4 6
48 ,, 49	10 7 0	10 10 6
49 ,, 50	10 12 6	10 16 0
50 ,, 51	10 3 6	10 6 0
51 ,, 52	10 7 6	10 10 0
52 ,, 53	10 11 0	10 13 0
53 ,, 54	10 13 6	10 15 0
54 ,, 55	10 15 0	10 16 6
55 ,, 56	10 15 6	10 17 0
56 ,, 57	10 15 0	10 16 0
57 ,, 58	10 12 0	10 13 0
58 ,, 59	10 7 6	10 8 0
59 ,, 60	10 0 6	10 1 0
60 ,, 61	9 7 6	9 8 0
61 ,, 62	8 16 6	8 17 0
62 ,, 63	8 2 0	8 2 0
63 ,, 64	7 3 6	7 3 6
64 ,, 65	6 0 0	6 0 0

Ireland.

RESERVE VALUES.

Under age 45.

Age.	Employed and Voluntary Contributors. Spinsters and Widows.	Employed Contributors. Married Women.
	£ s. d.	£ s. d.
16 and under 17	Nil	Nil
17 ,, 18	0 5 0	7 11 6
18 ,, 19	0 10 0	7 3 6
19 ,, 20	0 15 6	6 15 6
20 ,, 21	1 0 0	6 9 6
21 ,, 22	1 4 0	6 5 0
22 ,, 23	1 8 0	6 2 0
23 ,, 24	1 12 0	6 0 0
24 ,, 25	1 16 6	5 19 0
25 ,, 26	2 1 0	5 18 6
26 ,, 27	2 6 0	5 18 6
27 ,, 28	2 11 6	5 19 6

Ireland.

RESERVE VALUES.

Age.	Employed and Voluntary Contributors. Spinsters and Widows.	Employed Contributors. Married Women.
	£ s. d.	£ s. d.
28 and under 29	2 17 6	6 0 6
29 ,, 30	3 3 6	6 2 0
30 ,, 31	3 10 0	6 4 0
31 ,, 32	3 16 6	6 6 0
32 ,, 33	4 3 6	6 8 0
33 ,, 34	4 10 6	6 10 6
34 ,, 35	4 18 0	6 13 6
35 ,, 36	5 5 6	6 16 6
36 ,, 37	5 13 0	7 0 0
37 ,, 38	6 0 0	7 3 6
38 ,, 39	6 7 6	7 7 0
39 ,, 40	6 15 0	7 11 6
40 ,, 41	7 2 6	7 16 0
41 ,, 42	7 9 6	8 1 0
42 ,, 43	7 17 0	8 6 0
43 ,, 44	8 4 0	8 11 6
44 ,, 45	8 11 0	8 17 6

Over age 45. Employed Contributors only.

Age.	Spinsters and Widows.	Married Women.
	£ s. d.	£ s. d.
45 and under 46	8 18 0	9 3 0
46 ,, 47	9 4 6	9 9 0
47 ,, 48	9 11 0	9 15 0
48 ,, 49	9 17 0	10 0 6
49 ,, 50	10 2 0	10 5 0
50 ,, 51	9 12 6	9 15 0
51 ,, 52	9 16 0	9 18 0
52 ,, 53	9 18 6	10 0 6
53 ,, 54	10 0 6	10 2 0
54 ,, 55	10 1 6	10 2 6
55 ,, 56	10 1 0	10 2 0
56 ,, 57	9 19 6	10 0 6
57 ,, 58	9 16 0	9 16 6
58 ,, 59	9 10 6	9 11 0
59 ,, 60	9 3 0	9 3 6
60 ,, 61	8 9 0	8 9 6
61 ,, 62	7 17 6	7 17 6
62 ,, 63	7 2 0	7 2 0
63 ,, 64	6 2 6	6 2 6
64 ,, 65	4 18 0	4 18 0

APPENDIX IV.—12.

RESERVE VALUES FOR MALE INSURED PERSONS, WHO AT THE DATE OF JOINING AN APPROVED SOCIETY OR BECOMING A PERSON ENTITLED TO BENEFITS OUT OF THE NAVY AND ARMY INSURANCE FUND ARE SERVING IN THE NAVY OR ARMY AND TO WHOM SECTION 46 OF THAT ACT APPLIES.

S. 55 (1).

England, Scotland, and Wales.

Age.	Reserve Value.	Age.	Reserve Value.
	£ s. d.		£ s. d.
16 and under 17 ...	Nil.	41 and under 42 ...	8 0 6
17 ,, 18 ...	0 14 0	42 ,, 43 ...	8 7 0
18 ,, 19 ...	1 2 6	43 ,, 44 ...	8 14 0
19 ,, 20 ...	1 11 6	44 ,, 45 ...	9 1 0
20 ,, 21 ...	2 0 0	45 ,, 46 ...	9 8 0
21 ,, 22 ...	2 7 0	46 ,, 47 ...	9 15 0
22 ,, 23 ...	2 14 6	47 ,, 48 ...	10 1 6
23 ,, 24 ...	3 0 6	48 ,, 49 ...	10 8 0
24 ,, 25 ...	3 6 0	49 ,, 50 ...	10 14 6
25 ,, 26 ...	3 11 6	50 ,, 51 ...	9 10 0
26 ,, 27 ...	3 17 0	51 ,, 52 ...	9 14 6
27 ,, 28 ...	4 2 6	52 ,, 53 ...	9 18 0
28 ,, 29 ...	4 7 6	53 ,, 54 ...	10 0 6
29 ,, 30 ...	4 13 0	54 ,, 55 ...	10 2 6
30 ,, 31 ...	4 18 0	55 ,, 56 ...	10 3 6
31 ,, 32 ...	5 3 0	56 ,, 57 ...	10 3 0
32 ,, 33 ...	5 8 0	57 ,, 58 ...	10 1 6
33 ,, 34 ...	5 13 6	58 ,, 59 ...	9 18 0
34 ,, 35 ...	5 19 0	59 ,, 60 ...	9 12 0
35 ,, 36 ...	6 4 6	60 ,, 61 ...	8 7 0
36 ,, 37 ...	6 10 0	61 ,, 62 ...	8 0 6
37 ,, 38 ...	6 16 0	62 ,, 63 ...	7 10 0
38 ,, 39 ...	7 1 6	63 ,, 64 ...	6 16 0
39 ,, 40 ...	7 7 6	64 ,, 65 ...	5 17 6
40 ,, 41 ...	7 14 0		

Ireland.

Age.	Reserve Value.	Age.	Reserve Value.
	£ s. d.		£ s. d.
16 and under 17 ...	Nil.	41 and under 42 ...	7 11 9
17 ,, 18 ...	0 11 9	42 ,, 43 ...	7 18 3
18 ,, 19 ...	1 0 3	43 ,, 44 ...	8 4 9
19 ,, 20 ...	1 9 3	44 ,, 45 ...	8 11 3
20 ,, 21 ...	1 17 9	45 ,, 46 ...	8 17 9
21 ,, 22 ...	2 4 9	46 ,, 47 ...	9 4 3
22 ,, 23 ...	2 11 3	47 ,, 48 ...	9 10 9
23 ,, 24 ...	2 17 3	48 ,, 49 ...	9 16 9
24 ,, 25 ...	3 2 9	49 ,, 50 ...	10 2 3
25 ,, 26 ...	3 8 3	50 ,, 51 ...	8 17 9
26 ,, 27 ...	3 13 3	51 ,, 52 ...	9 1 9
27 ,, 28 ...	3 18 3	52 ,, 53 ...	9 4 9
28 ,, 29 ...	4 3 3	53 ,, 54 ...	9 6 3
29 ,, 30 ...	4 8 3	54 ,, 55 ...	9 7 9
30 ,, 31 ...	4 13 3	55 ,, 56 ...	9 8 3
31 ,, 32 ...	4 17 9	56 ,, 57 ...	9 7 3
32 ,, 33 ...	5 2 9	57 ,, 58 ...	9 4 9
33 ,, 34 ...	5 7 9	58 ,, 59 ...	9 0 3
34 ,, 35 ...	5 12 9	59 ,, 60 ...	8 13 9
35 ,, 36 ...	5 17 9	60 ,, 61 ...	7 7 9
36 ,, 37 ...	6 3 3	61 ,, 62 ...	7 0 3
37 ,, 38 ...	6 8 9	62 ,, 63 ...	6 9 3
38 ,, 39 ...	6 14 3	63 ,, 64 ...	5 14 9
39 ,, 40 ...	6 19 9	64 ,, 65 ...	4 15 3
40 ,, 41 ...	7 5 9		

APPENDIX V. I.

MODEL RULES (B) ISSUED BY THE NATIONAL HEALTH INSURANCE COMMISSION FOR A NEW SOCIETY SEEKING APPROVAL WITH MALE MEMBERS ONLY.

Authors' Note.—The following Model Rules have been amended by the Authors to bring them into harmony with the Act of 1913. *By S.* 17 *of that Act, the rules of an approved society may be amended for this purpose without the authority of a general meeting subject to the consent of the Commissioners as provided by that section.*

[NOTE.—Model Rules A, issued by the Commission for the purpose of being added to the existing rules of societies at present engaged in forms of insurance similar to those provided by the Act, are not reprinted here, as they are substantially the same as the above rules B, omitting those here enclosed in square brackets.]

These Rules are not intended for societies with branches. Such societies may safely use them as a basis in framing their own rules, but must make considerable changes to meet their own requirements.

EXPLANATORY NOTE.

In these Rules—

Passages in this roman type express, or are necessarily consequential upon, the requirements of the National Insurance Act, 1911, or declare its provisions, and societies seeking to comply with those requirements will find it necessary to adopt some rules having the same effect as those so printed.

Passages in this italic type and marked as in the margin of this paragraph comprise rules which are necessary to enable the society to transact their business under the Act. The Commission will require that every society should embody in their rules provisions, either in the form here suggested or in one which is in the view of the Commission substantially equivalent thereto.

Passages in this italic type, not otherwise distinguished, are mere suggestions for the assistance of societies in framing a code of rules

to meet their requirements; [the suggestions as to rules for government are of this character, and are intended for the convenience of small societies, but] no attempt has been made to dictate a form of constitution or government. The attention of societies is drawn to Section 23 of the Act, to which the constitution of every approved society must conform, and to the first paragraph of Section 27 (1), relating to rules for the government of societies. (For special provisions as to Employers' Provident Funds see Circular A.S. 30 issued by the Commissioners.)

The accounts of the society must also be kept in conformity with the regulations.

The attention of societies is drawn to the Model Rules issued by the Chief Registrar of Friendly Societies, which form a useful guide, and societies which seek registration as well as the approval of the Commission, must incorporate some of those rules or their equivalent in addition to those here following.

Wherever in these rules anything is expressed to be done by the committee of management or by any officer, a reference to such authority as may be desired should be substituted. The passages referred to are distinguished by an asterisk *.

Note.—Proposed rules of societies may be submitted to the Commissioners in the form of these Model Rules with the necessary alterations and additions made in legible manuscript. In reprinting these rules the side-note references to the Act may be omitted.

RULES.

1.—Name and Constitution.

(1) This society shall be called the [Friendly Society], hereinafter referred to as the society.

S. 23 (2) (ii).

S. 23 (2) (iii).

(2) *The society shall consist of an unlimited number of members, of the male sex, being insured members, ordinary members or honorary members, and every member not being an honorary member shall, subject to the following rules, have an equal voice in all the concerns thereof and in the administration of all the property thereof, but no honorary member of the society shall have any right of voting as a member on any question or matter arising under the Act.*

(3) Parts I. and III. of the National Insurance Act and the schedules thereto, and all regulations, orders, and special orders lawfully made thereunder, herein collectively referred to as "the Act," shall be deemed to be incorporated in these rules, and anything in these rules inconsistent with any provision of the Act shall be void and of no effect.

(*Rules dealing with ordinary members and with the business of the society other than business under the Act should be printed as Part II. of these rules.*)

2.—OFFICE.

(1) The [registered] office of the society shall be at in the county of (or in the county borough of).

(2) *The [registered] office shall not be changed except by* (*Insert desired method.*)

(3) *In the event of any change in the situation of the [registered] office, notice of such change shall be sent within 14 days to the Commission approving the society (or to the Joint Committee, as the case may be) and to the Insurance Committee for every county (or county borough) in which any insured member of the society resides.*

3.—OBJECTS.

The objects of the society shall be—

(1) To be an approved society within the meaning of the Act, and to transact business under the Act, and to do all things required by the Act and by the Commission for the purpose of so being an approved society, and of transacting such business. S. 23. S. 24. S. 26 (i).

[(2) (*Insert here any other objects of the society.*)]

4.—MEMBERS.

(1) Insured members shall be all persons contributing for or entitled to benefits under the Act who are members of the society for the purposes of the Act. S. 1 (1). S. 79. S. 46.

(2) *Ordinary members shall be members of the society contributing for benefits under Part II. of these rules.*

(3) *Honorary members shall be members of the society not contributing for and not entitled to benefits.* S. 74.

(4) A member who is under the age of 21 years shall not be a member of the committee of management, or a trustee, manager, secretary, or treasurer of the society.

PART I.

5.—INSURED MEMBERS. S. 30.

(1) Any person, entitled to contribute for benefits under the Act, may apply to become an insured member of the society. S. 34.
[See note (*a*) to Rule 19.] S. 30 (1).

(2) *Every application for membership shall be in the form at the end of these rules, accompanied by such satisfactory evidence of the age and nationality of the applicant and of his right to become an insured person as the committee of management* may require.* S. 55 (2). S. 45.

S. 30 (2). (3) No application of any person to become an insured member of the society shall be refused solely on the ground of the age of the applicant.

(4) (*Insert here any conditions of membership, other than as to age, which may be desired.*)

(5) (*Insert here rules as to election of insured members.*)

(*The society may require any applicant to produce his birth certificate, and should, if it so desires, insert a rule to that effect.*)

6.—CONTRIBUTIONS OF INSURED MEMBERS.

Ss. 4 (1). 45 (1). Second Sched. (1) Save as expressly provided by these rules, the contribution payable in respect of every insured member, whether an employed or a voluntary contributor, shall be 7*d.* per week (hereinafter called the "employed rate"):

Provided that—

S. 10 (4). Third Sched. (1). (*a*) No such contribution shall be required in any week during which the insured member has been in receipt of sickness or disablement benefit unless he has worked during that week;

S. 4 (2). S. 4 (1). (*b*) Contributions paid in respect of insured members by their employers or otherwise in manner provided by the Act shall be deemed to be contributions paid by the members under this rule;

S. 4 (3). S. 5 (2). (*c*) Contributions of an insured member under this rule shall cease to be payable on his attaining the age of 70 years.

S. 5 (1) (*a*). 3. 2(2), 1913. App. VIII. C, p. 683. (2) (*a*) An insured member, being a voluntary contributor under the Act, who became an insured person before the 13th day of October, 1913, and who was at the time of so becoming insured of the age of 45 years or upwards, shall pay contributions at the rates specified in Table A in the hands of the secretary.

S. 5 (1). 5. 2(2), 1913. App. VIII. E, p. 686. (*b*) An insured member, being a voluntary contributor under the Act, who became an insured person on or after the 13th day of October, 1913, shall pay contributions at the "voluntary rate" as specified in Table B in the hands of the secretary.

S. 5 (1) (*b*). 5. 4, 1913. (*c*) An insured member who, before becoming a voluntary contributor, had been an employed contributor under the Act, for five years or upwards, or being of the age of sixty or upwards had ceased to be an employed contributor, shall pay contributions at the employed rate.

S. 6 (1). (3) An insured member who, having joined the society as a voluntary contributor, becomes employed within the meaning of the Act, shall nevertheless continue to pay the contributions specified in Tables A or B, as the case may be, unless he gives notice of his desire to be transferred to the employed rate.

(4) An insured member whose employer is liable under sections 47 or 53 of the Act to pay him remuneration during the periods of sickness specified in those sections shall pay contributions at the rate of 5*d.* per week, but no such contribution shall be payable during any period of disease or disablement during which remuneration is payable, after he has given notice to the society of such disease or disablement. S. 47 (4) (*b*). S. 53.

(5) Every insured member shall at such times as the *committee of management** may from time to time require, or as may be required by the Commission, deposit with the secretary his contributor's card or other sufficient receipt for all contributions paid by or in respect of him during the preceding period specified by the committee, or by the Commission, and produce when required his contributor's book, and shall do everything required by the regulations of the Commission. *Any insured member who, without sufficient reason given, deposits or produces at these times more than one card or book, shall be liable to a fine not exceeding* . S. 7 (*c*).

(6) *Every insured member who is an employed contributor shall report forthwith to the secretary if he has reason to believe that the contributions payable in respect of him are not being paid, and it shall be the duty of the secretary, if the Committee of management** so direct, to forward the report to the Commission.*

(7) The contributions of members who are employed contributors under the Act must, unless paid by Parliament, be paid in the first instance by the employers. Members will find in Table III. a statement of the contributions which their employers may lawfully deduct from their wages. S. 4 (2). Second Sched. Part I.

7.—Arrears.

(1) Where an insured member is in arrears he shall be liable to such a reduction or suspension of benefits as is specified in these rules and in the tables referred to therein, or as may be prescribed by the Commission. S. 10.

(2) If an insured member pays in any calendar year the whole or any part of any arrears of contributions payable by him which accrued during that or the preceding year, then after one month from the date of such payment he shall be treated as if the arrears so paid had never become due. S. 10 (5).

(3) If an insured member who is an employed contributor falls into arrear through unemployment and pays to the society such part of the arrears as would have been payable under the Act otherwise than by his employer had the insured member continued in his last employment, the part which would have been payable by the employer shall be excused. S. 10 (6).

(4) No account shall be taken of any arrears accruing—

(*a*) during any period when the insured member is rendered S. 10 (4). (*a*).

incapable of work by some specific disease or by bodily or mental disablement;

S. 10 (4). (*b*) in the case of an employed contributor, at any time before the 15th day of July, 1913;

(*c*) during the whole of any period, exceeding six months, during which the insured member was an inmate of and supported by an institution to which a certificate of exemption has been granted under the Acts;

S. 51 (2). S. 51 (1).

S. 10 (4). (*b*). (*d*) in the case of maternity benefit payable in respect of the posthumous child of an insured member, during the period subsequent to the father's death.

S. 6 (4). (5) An insured member who, having been for less than five years from his entry into insurance an employed contributor, becomes a voluntary contributor, shall be deemed to be in arrear to the amount of the difference between the aggregate contributions actually paid by him and those which would have been payable had he been a voluntary contributor from his entry into insurance.

S. 42 (3) (*b*). S. 55 (1). (6) An insured member who has previously been a deposit contributor shall be deemed on joining the society to be in arrear to the amount of the estimated loss (if any) of the society by reason of his so joining, allowance being made for the reserve value credited to the society in respect of him.

S. 79. (7) If an insured member who is an employed contributor is unemployed for a period exceeding twelve calendar months the *committee of management* * shall decide whether his unemployment is due to inability to obtain employment or to a change in his normal occupation, in which latter case he shall cease to

S. 10 (1). be treated as an employed contributor, and shall pay contributions as a voluntary contributor. *An insured member shall have the right to be heard by the committee before the decision, and shall have days' notice of the hearing.*

S. 10 (1). (8) Subject to any regulations of the Commission an insured member whose contributions are in arrear for more than 26 weeks on the average for every year since his entry into insurance shall be suspended from all benefits, and an insured member whose contributions are in arrear for more than 13 weeks on the average for every year since his entry into insurance shall be suspended from sickness and disablement benefit, but in neither case shall he thereby cease to be an insured member of the society.

S. 10 (7). (9) The method of calculating the average amount of arrears shall be that prescribed by the regulations of the Commission.

8.—Benefits of Insured Members.

S. 8 (1). (1) Except as otherwise provided by these rules every insured member shall be entitled to the following benefits:—

(*a*) Medical benefit.
(*b*) Sanatorium benefit.
(*c*) Sickness benefit.
(*d*) Disablement benefit.
(*e*) Maternity benefit.
(*f*) Such additional benefits, if any, as the society may give under a scheme made by them and sanctioned by the Commission under these rules.

(2) Medical and sanatorium benefits, and additional benefits in the nature of medical benefit, are administered by the Insurance Committee for the county (or county borough) in which the insured member entitled to them is for the time being resident. S. 14 (1).

All other benefits are administered by the society, and all applications relative to them must be addressed to the secretary.

. . . . . .

(4) An insured member shall be suspended from benefits while he is an inmate of and supported by any institution to which a certificate of exemption has been granted under the Act. S. 51 (2). S. 111.

(5) No member shall assign or charge any benefit payable to him under this rule. Any such assignment or charge is void.

9.—Medical Benefit.

(1) Medical benefit means medical treatment (including attendance, medicines, and appliances), or a payment in lieu thereof. S. 8 (1) (*a*).

(2) The right to medical benefit will not commence until the 15th day of January, 1913. S. 15 (2). S. 8 (8) (*a*).

(3) No insured member will be entitled to medical benefit while resident temporarily or permanently elsewhere than in England, Scotland, or Wales. S. 8 (4). S. 81 (9).

(4) Notwithstanding anything in these rules an insured member shall be entitled to medical benefit during a disease or disablement caused by his own misconduct. S. 14 (4).

(5) The right to medical benefit does not cease at the age of 70.

(6) No insured member being a voluntary contributor whose total income from all sources exceeds £160 a year shall be entitled to this benefit.

10.—Sanatorium Benefit.

(1) Sanatorium benefit means treatment in sanatoria or other institutions, or otherwise, when suffering from tuberculosis or such other diseases as the Local Government Board, with the approval of the Treasury, may appoint. S. 8 (1) (*b*).

(2) In order to be entitled to this benefit a member must be—
(*a*) recommended for it by the Insurance Committee; and S. 16 (3).
(*b*) resident in the United Kingdom (unless temporarily resident in the Isle of Man or the Channel Islands). S. 8 (4).

S. 12 (2) (*b*). (3) If an insured member is receiving sanatorium benefit as an inmate of an institution and has no dependants, his sickness or disablement benefit, as the case may be, shall be paid to the Insurance Committee administering the benefit.

(4) The right to sanatorium benefit does not cease at the age of 70.

11.—Sickness and Disablement Benefits.

S. 8 (1) (*c*). S. 13, 1913. S. 8 (8) (*b*). (1) Sickness benefit means periodical payments during illness commencing on the fourth day, and continuing for not more than 26 weeks, but no member shall have a right to sickness benefit until he has been insured for 26 weeks and has paid 26 weekly contributions.

S. 8 (1) (*d*). S. 8 (8) (*c*). (2) Disablement benefit means periodical payments during the remainder of illness after sickness benefit has ceased; but no member shall have disablement benefit until he has been insured for 104 weeks, and has paid 104 weekly contributions.

S. 8 (1) (*c*). (3) An illness shall not be deemed to commence or continue unless the member is rendered incapable of work by some specific disease or by bodily or mental disablement.

S. 8 (8). (4) In the case of illness commencing before an insured member is qualified for benefit, benefits shall become payable so soon as he is so qualified.

S. 8 (1) (*c*). S. 47 (4) (*f*). (5) An insured member shall send notice of illness to the secretary of the society *on the form to be obtained from him* as soon as possible after the commencement of the illness, whether he is entitled to claim benefit in respect of the illness or not, *and shall not be entitled to sickness benefit until he has sent to the secretary a declaration of incapacity for work in a form to be obtained from him, and a medical certificate or other sufficient evidence of incapacity and the cause thereof.*

(6) *An insured member shall in like manner send to the secretary a declaring off note as soon as capable of work and before returning to work.*

S. 8 (3). (7) These benefits shall cease when an insured member attains the age of 70.

S. 8 (2). Fourth Sched. (8) The ordinary rates of sickness and disablement benefit shall be those specified in line 1 of Table I. appended to these rules.

S. 9 (1) Fourth Sched. (9) An insured member under the age of 21 years, who is unmarried and has no members of his family wholly or mainly dependent upon him, shall be entitled only to the benefits specified in line 2 of that Table.

. . . . . .

See S. 3, 1913. S. 8 (4). (11) No member shall be entitled to these benefits while resident elsewhere than in the United Kingdom unless temporarily resident in the Isle of Man or the Channel Islands, but any member desiring, while in receipt of benefit, to reside tem-

porarily elsewhere, may apply to the *committee of management** for permission, and if permission is granted, these benefits may continue to be paid.

(12) For the purpose of calculating the rate of benefit, any two periods of illness unless separated by an interval of at least 12 calendar months . . . shall be reckoned as one illness. This paragraph shall not apply to a member who is entitled to receive remuneration from his employer during sickness and who pays a reduced contribution under these rules, unless the doctor attending him certifies that the two periods are in fact one illness. S. 8 (5). S. 47 (5). S. 12 (1), 1913.

(13) Subject to any regulations of the Commission, if an insured member, being an employed contributor, is in arrear for four weeks on the average for every year since his entry into insurance, the rate of sickness benefit shall be reduced by 6*d.* a week and a further reduction of 6*d.* shall be made for every complete additional week for which he is so in arrear, until it is reduced to 5*s.* a week, and thereafter the commencement of benefit shall be postponed by one day for every further week of arrears in accordance with Table II. appended to these rates. S. 10 (2), Fifth Sched.

(14) If an insured member, being a voluntary contributor, is in arrear, his benefits shall be reduced proportionately in accordance with Table C in the hands of the secretary. S. 10 (3).

(15) If an insured member, not having been previously insured under the Act, becomes employed on or after the 13th day of October, 1913, being then of the age of 17 or upwards, and cannot prove that his time since he attained that age has been spent in unpaid apprenticeship or in the completion of his education, then unless he pays the difference between the voluntary and the employed rate or the capital value of that difference, his sickness benefit shall be reduced in accordance with Table D in the hands of the secretary, but if such a member at any time so elects he shall be entitled to sickness benefit calculated as if he had entered into employment on his seventeenth birthday, or on the 13th day of October, 1913, whichever is later, and were in arrears for all contributions between that day and the date when he actually became employed. S. 9 (4). S. 2 (1), 1913.

(16) If an insured member has been suspended from all benefits on account of arrears, and becomes employed, he shall be entitled to reduced benefits in accordance with the said Table D, as if the date of his so becoming employed was the date of his entry into insurance, and after the like waiting periods, but he may at any time elect to receive in lieu of those benefits the benefits to which he would be entitled if the period from his original entry into insurance were taken as a whole. S. 10 (1), proviso.

(17) An insured member who, having joined the society as a voluntary contributor, and having become employed, has given notice of his desire to pay contributions at the employed rate S. 6 (2).

shall be entitled to sickness benefit only at the rate specified in Table E in the hands of the secretary.

(18) An insured member by or on behalf of whom reduced contributions have been paid in accordance with sections 47 or 53 of the Act shall not be entitled to sickness benefit—

S. 47 (4) (*a*). (*a*) while his employer is liable to pay him remuneration as therein provided, or

S. 47 (5) S. 53. (*b*) during the first six weeks of any illness which commences while he is temporarily unemployed, or while, having ceased to be employed, he is a voluntary contributor paying contributions at that reduced rate.

At the expiration of either period benefit shall become payable, but for the purpose of calculating the rate and duration thereof, it shall be deemed to have been already paid for six weeks.

S. 47 (6)

S. 53. (19) An insured member who has paid contributions at a reduced rate in accordance with Sections 47 or 53 of the Act, and who becomes a voluntary contributor, may give notice to the *secretary** that he desires to become an ordinary voluntary contributor and may pay contributions at the full rate, and after paying *26* such contributions *or, with the consent of the committee of management* in a particular case, any less number,* he shall be an ordinary voluntary contributor and shall be entitled to sickness benefit on the fourth day of sickness, but until that time the last foregoing paragraph hereof shall continue to apply to him.

S. 45 App. IV. 8. p. 846. (20) If an insured member is not a British subject, the sickness and disablement benefits to which he is entitled shall be those specified in Table G in the hands of the secretary.

S. 14 (2) (*d*) (21) *Any member who—*

(*a*) *returns to work without sending to the secretary not later than the same day a declaration off benefit; or*

(*b*) *makes any false declaration as to incapacity for work; or*

(*c*) *attempts in any manner to impose upon the funds of the society,*

shall be liable to be suspended from these benefits for a period not exceeding one year, and to be fined in a sum not exceeding 10*s.*, *or in case of repeated breaches* 20*s.*, *or in case of fraud upon the funds of the society, to be expelled from the society.*

(22) A member in receipt of sickness or disablement benefit—

(*a*) shall obey the instructions of the doctor attending him;

(*b*) shall not be absent from home between the hours of (†) and shall not be absent at any time without leaving word where he

† Insert such hours of the evening and morning as may be desired. Different hours should be inserted for summer and winter.

may be found, provided that the (†) may, if they think fit, exempt the member from the operation of this rule upon such conditions as they may impose;

(*c*) shall not leave the (‡) where he resides without the consent of (§);

(*d*) shall not be guilty of conduct which is likely to retard his recovery. (‖)

(23) *Sickness and disablement benefit shall not be paid in respect of Sundays, nor will Sunday be counted as a day of incapacity, unless the member would ordinarily have worked on that day, but one-sixth of the weekly sum shall be paid in respect of each week-day.*

(24) (*The society can by rule disqualify members for sickness or disablement benefit in respect of injury or disease caused by their own misconduct; but no member can be suspended from benefit for a period exceeding 12 months.*)

(25) *Benefits payable to any member shall be paid at his house, by post or otherwise, at such times as the committee of management* may appoint, or at the office of the society, by the secretary or person appointed by the committee of management* for the purpose, between the hours of p.m. and p.m. on day, and may be paid to any person bearing a written order from the member entitled or other written evidence that he represents such member.*

(26) *The secretary or person paying any benefit on behalf of the society shall take a written receipt for every such payment.*

(27) *The committee of management* shall require an insured member while drawing sickness or disablement benefit to send to the secretary once in each week, or at such longer intervals as the committee* may require, a medical certificate of incapacity for work, stating the cause of such incapacity, and may require the member to submit to medical examination by a doctor appointed by the committee* for the purpose.*

(28) *If the sickness or disablement benefit to which an insured member is entitled under this rule is more than two-thirds of the usual rate of wages or other remuneration earned by such insured member, the committee* shall have power (with the consent of the Commission) to reduce such benefit and give to the insured member one or more additional benefits of equal value ascertained according to Table H in the hands of the secretary.* S. 9 (2).

(29) No insured member shall be suspended from benefit for a period exceeding one year, except as the Act provides, and no insured member shall be subject to any penalty, or suspended S. 14 (2).

† Insert the desired authority, *e.g.*, Committee of Management.
‡ Insert the place, town, or other desired area.
§ Insert the desired authority.
‖ Add any further instructions desired by the society.

from any benefit on account of refusual to submit to vaccination or inoculation of any kind, or to a surgical operation unless such refusal, in the case of a surgical operation of a minor character, is considered by the committee of management,* or, on appeal, by the Commission, unreasonable.

12.—Compensation Claims.

(1) An insured member who has received or recovered or is entitled to receive or recover any compensation or damages from any person in respect of any injury or disease, under the Workmen's Compensation Act, 1906, or any scheme certified thereunder, or under the Employers' Liabilty Act, 1880, or at common law, shall be entitled in respect of that injury or disease only to so much sickness or disablement benefit (if any) as is required to make up the weekly value of such compensation or damages to the amount of the benefit to which he would be entitled but for this rule.

S. 11 (1) (*a*).

(2) If the compensation or damages are recovered as a lump sum, the *committee of management** may determine the weekly value of that lump sum for the purpose of the preceding paragraph.

S. 11 (1) (*b*).

(3) If a member unreasonably refuses or neglects to take proceedings to recover such compensation or damages, the *committee of management** may *either* withhold payment of these benefits, *or take proceedings on his behalf at the expense of the society.*

S. 11 (2).

(4) *Notwithstanding anything in these rules the committee of management* may pay to an insured member who has been incapacitated for work for a period exceeding two weeks, sickness benefit by way of advance pending the settlement of any such claim, and, in the event of the member not being entitled to such benefit, he shall repay the advance, and the committee may recover it by deductions from or suspension of any benefits to which he may subsequently become entitled, or in any other lawful manner.*

S. 11 (3).

(5) *If an insured member enters into any agreement as to the amount of any compensation payable to him in respect of any injury or disease, or as to the redemption of such compensation by a lump sum, he shall give notice in writing to the secretary within three days, setting out the particulars of the agreement.*

13.—Maternity Benefit (Husband's Insurance).

S. 8 (1) (*e*).

(1) Maternity benefit means the right of an insured member of any age on the confinement of his wife, or the right of the widow of such a member confined of a posthumous child, to a sum of 30*s.*, administered in the interests of the mother and child, in cash or otherwise, by the Society.

S. 8 (8) (*d*).

(2) A member will not be entitled to this benefit until 26, or in the case of a voluntary contributor 52, weeks after his entry

into insurance, and until the same number in each case of weekly contributions has been paid by or in respect of him.

(3) A member will not be entitled to this benefit while he is resident elsewhere than in the United Kingdom, unless he is temporarily resident in the Isle of Man or the Channel Islands, or unless his wife is, at the time of her confinement, resident in the United Kingdom. S. 8 (4).

(4) A member shall not be entitled to this benefit in respect of his wife while she is an inmate of any of the institutions mentioned in the rule relating to hospitals. S. 12 (1).

Provided that where any persons are dependent upon her, and she is not herself entitled to maternity benefit, the *committee of management** may, if they think fit, pay to the insured member or otherwise the whole or any part of such benefit for the maintenance of those dependants. S. 12 (2) (ii)

Provided also that any part of the maternity benefit not so paid as aforesaid shall be paid in cash to the wife after leaving the institution.

(5) The wife (or widow) of an insured member in respect of whom this benefit is payable, must be attended in her confinement either by a duly qualified medical practitioner or by a duly certified midwife, and shall herself select any person with either qualification for the purpose. But if she selects a midwife, and in pursuance of the Midwives Act, 1902, the midwife advises that a duly qualified medical practitioner be summoned, the fee to the latter prescribed by the Commission shall be paid by the society, and deducted from the benefit. S. 18 (1).

(6) Where this benefit is paid to a member he shall pay it to his wife. S. 14 (1).

(7) Breach of any of these rules shall not disqualify a member for this benefit unless the wife is herself a party to such breach. S. 14 (2) (f).

(8) In the case of an insured member who is not a British subject the payment of maternity benefit shall be reduced in accordance with Table G. in the hands of the secretary unless the wife was before marriage a British subject. S. 45 (2) (iii). App. IV. 8 p. 846.

(9) For the purpose of these rules "confinement" means labour resulting in the issue of a living child, or labour after 28 weeks of pregnancy resulting in the issue of a child whether alive or dead. S. 20 (2), 1913.

(10) The *committee of management** may appoint women visitors to visit women in respect of whom maternity benefit is payable, but no male visitor shall be appointed for the purpose.

N.B.—The attention of members is called to s. 19 *of the Act, which requires a husband receiving maternity benefit to make adequate provision for his wife to the best of his power subject to a penalty.*

14.—NAVAL AND MILITARY MEMBERS.

. 64 (1). (1) Sailors, marines, and soldiers from whose pay deductions are made under Section 46 of the Act, shall be qualified to *become and* be insured members of the society.

S. 46 (1). (2) During the continuance of their service in the navy or army such members shall be known as naval and military insured members of the society, and the employed rate for such members shall be 3*d*., but they shall not be liable to pay any contributions beyond such deductions from their pay, or any levy whatever.

S. 46 (2). (3) Naval and military insured members shall be entitled to maternity benefit notwithstanding that both the member entitled and his wife are at the time of confinement outside the United Kingdom, but shall not be entitled to any other benefits.

S. 46 (2). S. 46 (4) (i). (4) Naval and military insured members on discharge from their service shall be ordinary insured members, and if they were not insured persons before enlistment, on the same terms as if they had become insured persons on the 15th day of July, 1912, or on the day of their enlistment, whichever was later.

15.—MARINE MEMBERS.

S. 48. (1) Masters, seamen, and apprentices to the sea service and the sea-fishing service shall be qualified to *become and* be insured members of the society, and shall be known as marine members.

S. 48 (2). (2) A marine member while serving in the foreign trade shall not be required to pay more than 42 actual contributions in any one year, and every four such contributions paid or payable by him while so serving shall be deemed to be five contributions for the purpose of reckoning his own—but not his employer's—contributions and his arrears.

S. 48 (2). (3) The employed rate in respect of a marine member while serving in the foreign trade shall be 6*d*. per week.

(4) A marine member shall not be entitled to medical or disablement benefit during any period during which the owner of

S. 48 (1). his ship is liable under the Merchant Shipping Acts to provide him with maintenance and surgical and medical attendance, or to sickness benefit except during that part of such period when the owner is not liable to pay him wages, when if he has dependants and was serving on a home-trade ship, the whole, or part, of it may be paid to or for such dependants.

S. 48 (7) (*a*). (5) *A marine member who was a member of the society on the 15th of July*, 1912, *may join the Seamen's National Insurance Society for the purpose of pension only without additional contribution, if the committee of management* make arrangements with that society for the purpose.*

16.—INVESTMENT AND MANAGEMENT OF FUNDS UNDER THE ACT.

S. 56 (1) (*b*). (1) It shall be the duty of the trustees to receive from the Commission from time to time such capital sums standing to the

credit of the society in the National Health Insurance Fund as the Commission may by law pay over to the society for investment, and to invest such moneys on behalf of the society in their own names in such manner as the law permits and in accordance with the rules of the society. S. 56 (2).

Provided that the *trustees* shall, if so directed by the committee of management,* request the Commission to retain such sums for investment on behalf of the society, and shall from time to time, with the consent of the committee, direct the Commission to invest or vary the investments of such funds in such manner as the committee may lawfully determine. S. 56 (3).

Provided also that if the society at any time so determines, all capital sums standing to the credit of the society in the National Health Insurance Fund and available for investment, shall be transferred to the credit of the society in the investment account and it shall be the duty of the secretary to give notice to the Commission accordingly. S. 56 (1), proviso.

(*Insert here rules of the Society as to investment.*)

(2) It shall be the duty of the trustees or such other officers as the Commission may approve to receive from the Commission from time to time all sums paid by them to the society for the purpose of providing benefits and for expenses of administration, and all sums paid to the society as interest or dividends on investments held by the Commission on behalf of the society, and to receive all interest or dividends on investments held by themselves on behalf of the society under this rule, and to pay over to the treasurer out of such moneys all sums immediately required for the payment of the benefits to which insured members are entitled under the Act, and for the cost of administration of such benefits, and to keep in accordance with the rules of the society, all of such sums not immediately required by the Treasurer for the purposes aforesaid. S. 26 (4). S. 54 (1). S. 56 (1). S. 56 (4).

Provided that the sums so paid to the treasurer for expenses of administration shall not exceed the sums which may under these rules be carried to administration account out of such moneys. S. 35 (2).

(3) The funds standing to the credit of the society in the National Health Insurance Fund, or invested on behalf of the society under this rule, and all interest and dividends arising out of such funds, and all moneys arising from contributions under the Act shall be kept separate from all other funds and moneys of the society and shall be used for the purpose of providing benefits for insured members under the Act, and for the cost of administration of such benefits and for no other purpose. S. 35 (4).

(4) *Any receipts arising out of the business of the society under the Act whose application is not otherwise provided for under these*

rules shall be carried to such account for the benefit of insured members as the committee of management may decide.*

(5) *All sums received by the trustees or other officers of the society, unless invested, shall be kept at such banks or otherwise, and the accounts thereof shall be operated on in such manner as from time to time may be approved by the committee of management.**

17.—MEMBERS IN HOSPITALS, &c.

(1) If an insured member is an inmate of any workhouse, hospital, asylum, convalescent home, or infirmary supported by any public authority or out of any public funds, or by a charity or voluntary subscriptions, or institution approved for
S. 12 (1). the purposes of sanatorium benefit, his sickness or disablement
S. 12 (2) (a). benefit shall not be paid to himself, but if he has dependants
S. 12 (2) (i). the whole or part of it may be applied by *the committee** after consultation, when possible, with the member, in the relief or maintenance of his dependants, and the balance or part thereof may be expended on surgical appliances or otherwise for his benefit.

(2) *Where an agreement for the purpose has been made between the committee of management* and any hospital, asylum, convalescent home, or infirmary supported by charity or by voluntary*
S. 12 (2) (c). *subscriptions, and an insured member who has no dependants is an*
S. 12 (2) (i). *inmate of the institution, the whole or part of any benefit to which he would have been entitled but for the last preceding paragraph shall be paid to the institution towards the maintenance of such member, and the balance or part thereof may be expended on surgical appliances or otherwise for his benefit.*

(3) *The committee of management* may, notwithstanding anything*
S. 21. *in these rules, out of the funds out of which benefits are payable under the Act, grant subscriptions or donations as it may think fit, to hospitals, dispensaries, and similar charitable institutions, or for the support of district nurses, and sums so expended shall be treated as expenditure on such benefits as may be prescribed by regulations of the Commission.*

S. 15, 1913. (4) Any sum which but for the foregoing provisions of this rule would have been payable to any insured member on account of sickness, disablement, or maternity benefit, if and so far as it is not paid or applied in accordance with those provisions while that person was an inmate of any such institution shall be paid in cash to the person after leaving the institution in a lump sum or in instalments as the committee of management thinks fit.

(5) Any sum paid or applied under the foregoing provisions of this rule in respect of sickness benefit shall be treated as a payment of benefit for the purpose of determining its rate and duration.

18.—EXPULSION AND WITHDRAWAL.

N.B.—After careful consideration the Commissioners have decided that if a society desires to have the right of expelling a

member for misconduct *it can only do so on one or other of the following grounds:—*

> "*Wilful and material mis-statement or omission upon his application for membership, the making of any fraudulent claim upon the society, the repeated breach, or serious and wilful breach, of the Act or any rule of the society, conviction for felony or other criminal offence, or other immoral conduct or serious personal misconduct.*"

The Commissioners further require that, where the rules of a society provide any ground for expulsion other than misconduct as defined above, *the following proviso must be inserted:—*

> "*Except for such misconduct as aforesaid no male member shall be expelled who by reason of the state of his health cannot obtain admission into another approved society, and no female member unless the society can prove that she has actually been accepted for membership by another society offering equal advantages.*"

(*The effect of this rule is to allow a society to expel a State insured member for misconduct as defined in the rule, but not to expel a member for the breach of other rules where by reason of the state of his health he cannot obtain admission into another society, or in the case of a female member unless she actually obtains admission into another society.*

Rules as to expulsion must also provide precisely for the procedure to be gone through before any expulsion takes effect, and, amongst other things, for notice being given to a member of the charges made against him and for an opportunity of defence being given to the member.)

(1) (*Set out any special rules made by the society as to the expulsion of members, right of withdrawal, &c.*) S. 30 (2).

(2) Immediately upon the expulsion or withdrawal of an insured member the secretary shall give notice thereof to the Commission, stating therein the name, address, and age of such member, and the date at which such member became insured under the Act. S. 31 (1). S. 43 (1). S. 43 (1) (*a*).

(3) No insured member shall be expelled from the society otherwise than in accordance with the rules. S. 30 (2).

(4) If an insured member is expelled or withdraws from the society there shall be transferred in respect of him to any other approved society of which he may become an insured member or to the Post Office fund, or otherwise dealt with in accordance with the Act, such sum as the Act provides; but no such sum shall be transferred to another approved society in respect of a member who withdrew from this society without the consent of the committee of management * if that committee prove to the Commission that their consent was not unreasonably withheld. S. 31. S. 43 (1).

(5) If an insured member ceases permanently to reside in the United Kingdom and joins a colonial or foreign society approved S. 32.

for the purpose by the Commission, or a colonial or foreign branch of an approved society, the like sum shall be transferred in respect of him.

S. 33. (6) *An insured member who has been an insured member of the society for not less than five years, and who has ceased permanently to reside in the United Kingdom, but has not joined such foreign or colonial society or branch as aforesaid may, with the consent of the committee of management*, become and continue to be an ordinary member of the society, and his transfer value shall be dealt with in accordance with the Act:*

(7) *An insured person shall have the right, subject to the rule relating to disputes, to appeal to the Commission against any decision expelling him from the society or against any decision that he is not a member of the society.*

19.—MEETINGS.

(1) *A general meeting of the society shall be held every at o'clock p.m.*

(2) *The annual general meeting shall be held on the day of at .*

(3) *A special general meeting of the society shall be held whenever the [chief officer] and the secretary, or whenever the committee of management think expedient, and whenever members so request in writing delivered to the secretary stating the business to be done. The notice convening the meeting shall state the business to be done.*

(4) *All general meetings of the society shall be held at the registered office of the society, unless the [chief officer] and the secretary or the committee of management decide either generally or in a particular case that it shall be held at some other place.*

(5) *At all general meetings the , or if he be not present the , shall preside, members including any officers present shall form a quorum.*

(6) *Every member present (and not disqualified as mentioned in these Rules) shall have one vote, and when the votes are equal the presiding officer at the time shall have a casting vote. Votes shall not be given by proxy. [If desired insert provisions as to time of closing, adjournment, chairman, order of proceedings and of debate, method of voting and poll, and fines and penalties in connection with meetings.]*

S. 27 (2). (7) The society shall comply with any regulations made by the Commission as to the place of meeting.

20.—GOVERNMENT.

(1) *The society shall have the following officers:—*

S. 27 (1). *Three trustees, treasurer, secretary, (two auditors) , and a committee of management, which shall consist of the*

treasurer, secretary, and other members of the society.

(2) *All the officers and committeemen shall be over 21 years of age. A member shall not be nominated for office who is three months in arrears with his contributions. The same person shall not be trustee and treasurer or secretary of the society.*

(3) *All the officers and members of the committee shall be elected by a majority of the members of the society present and entitled to vote at the annual general meeting, or at a summoned meeting.*

(4) *Any officer or member of the committee may be removed by resolution of a meeting of the society specially summoned for the purpose.*

(5) *In case any officer (other than a trustee) or member of the committee shall die, resign, be removed, or become unfit or incapable to act, the committee may at any time appoint a member to fill the vacancy until the next annual general meeting.*

(6) *The trustees, treasurer and secretary shall hold office during the pleasure of the society. All the other officers and committeemen shall continue in office until the next annual general meeting, and at every annual meeting officers and committeemen shall be elected or re-elected as aforesaid for the ensuing year.*

21.—PRESIDENT.

22.—VICE-PRESIDENT.

23.—TRUSTEES.

(1) *There shall be three trustees of the society. They shall continue in office during the pleasure of the society, and be removable at a meeting thereof specially summoned for the purpose.*

(2) *In the event of any of the trustees dying, resigning, or being removed from office, another shall be elected as aforesaid to supply the vacancy. Every resolution appointing a trustee shall be entered on the minutes of the meeting at which he is appointed.*

(3) *A copy of every resolution appointing a trustee shall be sent to the Commission within fourteen days of the meeting at which the appointment is made.*

(4) *The trustees shall be admitted to all meetings of the committee of management, and shall be at liberty to take part in the proceedings thereof, and vote on any question under discussion.*

(5) *All deeds, documents of titles and securities for money of the society not in the possession of the Commission shall be held by the trustees, and they may take such measures for the safe custody and preservation thereof at the expense of the society as they shall think fit, and they shall be responsible for the safe custody of all such deeds, documents and securities as are placed in their hands or under their control, and shall produce them for inspection when required by the auditors or by a resolution of a general meeting or of*

the committee, but they shall not be under any personal liability further than such as is imposed on them by the Act or otherwise by law.

(6) *The trustees shall be the persons to sue and be sued on behalf of the society.*

(7) *If any trustee, being removed from his office, refuse or neglect to assign or transfer any property of the society, as a summoned meeting may direct, such trustee shall (if he be a member) be expelled, and cease to have any claim on the society without prejudice to any liability to prosecution.*

(8) *No trustee shall invest any part of the funds of the society upon the security of his own property or otherwise than in accordance with the Act.*

S. 26. (9) The trustees shall give such security to the Commission in respect of the business of the society under the Act as the Commission shall require.

24.—Treasurer.

The treasurer shall continue in office during the pleasure of the society, and be removable at a meeting thereof specially summoned or the purpose. He shall take charge of the funds of the society which are not invested, and pay all demands when ordered to do so by the society, or by the , and secretary for the time being. He shall not pay any money without first being authorised by writing over the signature of the , and the secretary, or of another officer in case of incapacity of the , or the secretary. He shall render a full and clear account at each auditing of the society's books, or whenever required by the committee of management. He shall give up all books, documents, moneys, and property of the society in his possession when required so to do, by a resolution of the society, duly vouched, or by the committee or trustees. When the cash in his possession exceeds l. he shall forthwith deposit all sums in excess of l. in the bank in the names of the trustees, and shall give security to the trustees in the amount of l. by a bond in the name of one or more societies or of an approved guarantee society. For his services he shall receive the sum of l. a year.

25.—Secretary.

(1) *The secretary shall continue in office during the pleasure of the society. He shall give his attendance at meetings of the society, and of the committee of management; he shall record correctly the names of the officers and members present at meetings of the committee, and the minutes of the proceedings at all meetings, which he shall transcribe into a book to be authenticated by the signature of the chairman as the proceedings of the meeting; he*

shall receive proposals for admission to the society, and demands for benefits and allowances of every description granted by the rules; he shall, at the close of every meeting, or in case of receipts at other times immediately, hand over all moneys received by him to the treasurer. He shall also pay over all moneys, and give up all books, documents, and property belonging to the society, when ordered to do so by a resolution thereof duly vouched, or by the trustees, or the committee. He shall summon all meetings and keep the accounts, documents, and papers of the society in such manner and for such purposes as the committee may appoint, and shall prepare all returns and other documents required by the Act. The secretary shall, on all occasions, in the execution of his office, act under the superintendence, control, and directions of the committee of management. He shall give security to the trustees in the amount of l. by a bond in the name of one or more societies or of an approved guarantee society. For his services he shall receive the sum of l. a year.

(2) *Upon the death of an insured member who is married the secretary shall within* 14 *days give the widow full information as to her rights under the Act.*

26.—Visitors.

(1) *The committee of management* may appoint nurses for the purpose of visiting and nursing insured members, and may pay such nurses out of the moneys available for benefits, and moneys so expended shall be treated as expenditure on such benefits as may be prescribed by regulations of the Commission.* S. 21.

(2) *(Other rules as to visitors.)* S. 14 (2) (*c*).

[N.B.—*No woman shall be visited otherwise than by a woman.*]

27.—Committee of Management.

(1) *The committee shall meet on every at the hour of , or such other days and hours as may be convenient. The or if he be not present the shall preside. Any shall form a quorum, and shall have full power to superintend and conduct the business of the society, according to the rules thereof, and shall in all things act for and in the name of the society; and all acts and orders under the powers delegated to them shall have the like force and effect as the acts and orders of this society at any general meeting. Every question at such meeting shall be decided by a majority of votes, and if the votes are equal the chairman shall have a casting vote in addition to his vote as a member. Any three of the committee may call a special meeting thereof, by giving seven clear days' notice in writing to the secretary, but at such special meeting no other business than that specified in the notice shall be taken into consideration. The*

committee shall cause the secretary to convene all the meetings of the society on such requisitions as are herein mentioned.

(*Provide for payment of committeemen if so desired.*)

28.—OFFENCES.

(1) (*Insert here offences against which it is desired to provide by rule.*)

Note that refusal to submit to a surgical operation or vaccination, or inoculation of any kind, unless such refusal is, in the case of a minor surgical operation, unreasonable, cannot be made an

S. 14 (2). *offence. No insured member may be subjected by the society to a fine exceeding* 10*s.*, *or, in case of repeated offences,* 20*s.*, *or to suspension of benefits, except as provided by the Act, for a period exceeding one year.*

(2) (*Method of trial of offences.*)

S. 14 (2). (3) *In the case of the breach of any of these rules for which no penalty is assigned, the committee of management* shall have power to inflict a fine or suspension of benefits; provided that* an insured member shall not be fined in an amount exceeding 10*s.*, or in the case of repeated offences 20*s.*, and shall not be suspended from any of the benefits under the Act for more than 12 months.

(4) *An insured member who has been fined, and has failed to pay the fine within four weeks, shall be suspended from benefit until the fine is paid, but not for more than one year, and if the fine is not paid before the end of one year may be expelled from the society.*

(5) *An insured member shall have the right, subject to the rule relating to disputes, to appeal to the Commission against any decision imposing a penalty upon him or suspending him from benefits.*

S. 34. *N.B.—The attention of members is called to the following provisions of the Act:—*

S. 69 (2). (*a*) *If any insured member was at the time of joining this society, or afterwards becomes or attempts to become, a member of any other approved society for the purposes of the Act or a deposit contributor while still an insured member of this society he shall be liable to a fine not exceeding* 10*l.*

S. 69 (1). (*b*) *If any member or officer of the society for the purpose of obtaining any benefit or payment or the crediting of a reserve value under the Act, either for himself or any other person, knowingly makes any false statement or*

S. 55 (5). *false representation he is liable to imprisonment for a term not exceeding three months, and any reserve value obtained by such mis-statement may be cancelled and the benefits reduced accordingly.*

(*c*) *If any member refuses to give any information required by any inspector appointed under the Act as to any matter arising under the Act he is liable to a fine not exceeding 5l.* S. 112.

(*d*) *If it is found at any time that any insured member has been in receipt of any payment or benefit without being lawfully entitled thereto, he, or, in the case of his death, his personal representative shall be liable to repay to the Commission, to the credit of the society, the amount of such payment or benefit.* S. 71.

29.—ACCOUNTS.

(1) *The committee of management* shall comply with all regulations and instructions of the Commission as to the accounts relating to the business of the society under the Act, and all such regulations and instructions issued or to be issued are hereby incorporated in these rules.* App. II. 18., p. 652, and 40. p. 728.

(2) *The treasurer shall carry to a "Miscellaneous Receipts Account" all net receipts under Part II. of these rules other than those derived from contributions or levies under the Act, and the money standing to the credit of the "Miscellaneous Receipts Account" shall be expended in such manner as the committee of management may from time to time determine.*

30.—ADMINISTRATION EXPENSES.

(1) (*The society should insert a rule stating the authority which has power to incur expenses for administration, and may by that rule restrict, more closely than do the regulations of the Commission, the amount which that authority may spend on administration without the special consent of the society.*)

(2) A separate account shall be kept showing the sums spent in administration, and not more than the sum allowed by regulations of the Commission shall be carried to the credit of that account out of the contributions under the Act. S. 35 (2). App. II. 19. p. 656.

(3) If at any time the administration account shows a deficiency the *committee of management** shall, in accordance with the regulations of the Commission, forthwith declare a special levy upon all insured members for the purpose of meeting such deficiency, if not otherwise defrayed. p. 672.

31.—INSPECTION OF BOOKS.

(1) *The committee of management* shall cause the books and accounts of the society to be kept open at all reasonable times to the inspection of any member or person having an interest in the funds of the society, at the [registered] office of the society, or at any place where the same are kept, and it shall be the duty of the secretary to produce the same accordingly.* S. 35 (1) (*a*).

(2) *It shall be the duty of the committee of management* to keep a copy of the last annual statement of accounts of the society and of the last valuation, together with any report of the Commission upon the audit or valuation, always exhibited in a conspicuous place at the [registered] office of the society.*

32.—AUDIT.

S. 35 (1) (*a*). S. 35 (3).

(1) *The committee of management* shall, when required by the Commission, submit all accounts relating to the business of the society under the Act, together with all necessary vouchers, for audit to an auditor or auditors appointed by the Treasury, and shall immediately after the end of the society's financial year prepare and submit when required to such auditor or auditors a general statement of the accounts for the preceding year, showing the income and expenditure, funds, effects, and liabilities of the society. The auditors shall have access to the books and accounts of the society relating to the business of the society under the Act, and to all deeds and documents of title and securities for money of the society which may be required by them, and it shall be the duty of the committee of management to furnish forthwith all such information relating to the affairs of the society as the auditors may require.*

(2) *The committee of management* shall lay before the society the annual statement of accounts when audited, together with a statement of the affairs of the society during the year then past and of their then condition, and any communication made to the society by the Commission upon such audit.*

33.—RETURNS.

S. 35 (1) (*d*). S. 35 (3).

(1) The society shall send to the Commission such returns of the income and expenditure, funds, effects and liabilities of the society, and of the number, sickness, and other particulars of insured members of the society, as the Commission may require, showing separately the expenditure in respect of the several benefits.

(2) *The committee of management* shall provide the secretary with a sufficient number of copies of the annual return, or of some balance sheet or other document duly audited containing the same particulars of the receipts and expenditure, funds, effects and liabilities of the society as are contained in the annual return, for supplying gratuitously every member or person interested in the funds of the society, without application,† with a copy of the last annual return, or of such balance*

† If the society does not propose to issue a balance sheet to each member "without application," the words "on his application" may be substituted, provision being added for supplying a "sufficient abstract" to all members without application.

sheet or other document as aforesaid, for the time being, and it shall be the duty of the secretary to supply such gratuitous copies accordingly.'

34.—VALUATIONS.

(1) Once in every three years or at such other times as the Commission may appoint, the assets of the society, being all the funds and credits of the society under the Act, and the liabilities of the society to insured members for benefits under the Act (including additional benefits and including the estimated risks and contributions) shall be valued in such manner and upon such basis as the Commission may prescribe, by a valuer appointed by or with the approval of the Treasury. S. 36. S. 35 (1) (*b*). Ss. 36 (2), 63 (4).

(2) *It shall be the duty of the committee of management* as soon as may be after such valuation to lay before the society the abstract of the results of valuation and any report made to the society thereon by the valuer or by the Commission.* S. 35 (3).

(*As to the funds of the society not being funds under the Act see the model rules issued by the Registrar.*)

35.—SURPLUS.

(1) If upon valuation a surplus is found, then, subject to the provisions of the Act, the society may submit to the Commission a scheme *prepared in such manner as the society may hereafter determine* for distributing out of such surplus one or more of the additional benefits allowed by the Act to insured members. S. 37 (1) (*c*).

(2) If the Commission sanction such scheme the committee of management* shall distribute such additional benefits as benefits under the Act. S. 37 (1) (*a*).

36.—DEFICIENCY.

(1) If upon valuation of the insurance funds and liabilities of the society in manner aforesaid a deficiency is found, the society shall submit to the Commission a scheme *prepared in such manner as the society shall hereafter determine* for making good the deficiency in so far as it is not otherwise made good, but such scheme shall not affect any member over 70 years of age, or any member not an insured member at the time as at which the valuation was made. S. 38 (1) (*b*). S. 38 (1) (*h*).

(2) On the sanction of the Commission being given to any such scheme, that scheme shall, during its continuance in force, be incorporated in these rules.

(3) *If a scheme so approved by the Commission involves a compulsory levy upon insured members of the society, the committee may take steps to require the employers of all or any insured members to pay the amount of the levy as a part of the contributions of such insured members under the Act.* S. 38 (1) (*c*).

S. 38 (1) (*i*). (4) An insured member who, having been a member of the society at the time as at which a valuation disclosing a deficiency was made, is transferred to another approved society before the deficiency is made good shall nevertheless be liable to any reduction in benefits or to any levy in respect of such deficiency in like manner as if he had continued to be an insured member of the society.

S. 38 (1) (*d*). (5) If a member chargeable with a levy under this Rule falls into arrears, his arrears of levy shall be reckoned for the purpose of reduction or suspension of benefits as arrears of contributions to the same amount.

37.—Disputes.

S. 67 (1). (1) If any dispute shall arise between an insured member or a person who has ceased to be an insured member, or person claiming through such member or person, or a person claiming
S. 76 (1). to be an insured member, or under the rules, and the society, or the committee of management* or any officer of the society, it shall be decided (*state whether by arbitration or by the county court or justices, or otherwise,* see *section* 68 *of the Friendly Societies Act,* 1890).

S. 67 (1). (2) Any party to such a dispute arising under the Act may, in such cases and in such manner as the Commission prescribe, appeal from such decision to the Commission.

38.—Inspection.

(1) It shall be the right of one-fifth of the total number of insured members, or if the number of insured members is 1,000 and less than 10,000, then of 100 such members, or if the number of insured members exceeds 10,000, then of 500
S. 57 (5). F. S. Act, s. 76 (2). such members, by an application in writing to the Commission signed by them in the prescribed form, to apply for the appointment of one or more inspectors to examine into the affairs of the society and to report thereon.

(2) Every such application shall be supported by adequate evidence, for the purpose of showing that the applicants have good reason for requiring an inspection to be made, and that they are not actuated by malicious motives in their application, and *seven days'* notice thereof stating the grounds of the application shall be given by the applicants to the committee of management.*

Provided that nothing in this rule shall be deemed to derogate from the powers possessed by the Commission under section 57, subsection 5, of the Act in regard to empowering inspectors appointed by them to exercise in respect of the society any powers given by section 76 of the Friendly Societies Act, 1896, to inspectors appointed thereunder.

39.—DISSOLUTION.

(1) The society shall not be dissolved except with the sanction of the Commission and, so far as insured members are affected, in manner prescribed by the Commission. S. 28 (2).

(2) (*Set out the rules of the society as to dissolution in accordance with any Act of Parliament applicable to the society.*)

40.—COPIES OF RULES.

It shall be the duty of the committee of management to provide the secretary with a sufficient number of copies of the rules, to enable him to deliver to every person on demand a copy of such rules on payment of a sum not exceeding* 1s. *for non-members and* 2d. *for members, and of the secretary to deliver such copies accordingly.*

41.—AMENDMENT OF RULES.

(1) *Except with the authority of the Commission on the application of the committee of management,* no new rule affecting the business of the society under the Act shall be made, nor shall any such rule herein contained, or hereafter to be made, be amended, or rescinded, unless with the consent of a majority of the insured members (not being honorary members) expressed after due notice. And no rule shall be made or altered to the prejudice of the rights or interests of ordinary members except with the consent of a majority of such members.*

(2) *The draft of any proposed new rule or amendment of rule shall be submitted to the Commission, and such proposed rule or amendment of rule shall not come into force until the expiration of thirty days after such submission; and if the Commission are of opinion that the proposed new rule or amendment of rule is such as to affect the business of the society under the Act, and to effect any material change in the objects of the society or the methods by which those objects are to be attained to the prejudice of insured members, the Commission may so inform the society, and in that case the proposed new rule or amendment of rule shall not come into force.*

42.—INTERPRETATION OF RULES.

(1) Nothing in these rules shall be held to entitle any insured member to any benefits (*except benefits for which he pays a separate contribution as an ordinary member*) other than those which the society may lawfully pay out of contributions under the Act, or to deprive him (otherwise than as the Act permits) of any benefits to which he may be entitled under the Act, or to require him to pay any contributions, other than lawful fines and levies, which he is not required by the Act to pay. S. 54 (1).

(2) Except where otherwise required by the context all terms used in these rules have the same meaning as in the Act. S. 45 (4).

(3) An insured member who, not being a British subject, was

below the age of 17 at the time of becoming insured under the Act, or who was, on the 4th day of May, 1911, a member of a society which, or a separate section of which, becomes or became an approved society, and had then been resident in the United Kingdom for five years or upwards, or who transferred to an approved society or the Post Office fund in pursuance of an agreement with the Government of any foreign State shall be treated as a British subject for the purpose of these rules, [but the wife of such a person shall not be deemed to be a British subject by virtue only of his being so deemed.]

(4) The expression "Commission" means the Insurance Commissioners approving the society and the Insurance Commissioners for that part of the United Kingdom in which the principal office of the society is situate.

S. 67. (5) The expression "Insurance Committee" includes District Committee or other body administering medical or sanatorium benefit.

(6) *If any question, for which no provision is made in these rules, arises out of the business of the Society under the Act, the committee of management* shall have power to determine the*

S. 14 (2) (a). *question in accordance with the provisions of the Act, and as they think fit.*

(7) *In the case of a breach of any of these rules for which no penalty is by these rules assigned, the committee of management* shall have power to inflict a fine not exceeding* 10*s. or in case of repeated breaches* 20*s.*

N.B. 1.—In the case of the society with members in Scotland as well as in any other part of the United Kingdom an additional rule in substantially the following form will be necessary:—

These rules shall apply to insured members of the society resident in Scotland subject to the following modifications:—

(1) "County Borough" means "Burgh," *i.e.*, a Burgh or Police Burgh containing a population of 20,000 or upwards.

(2) "Duly certified midwife" means "Midwife possessing such qualifications as may be prescribed."

(3) "Workhouse" means "Poorhouse."

(4) "County Court" or "Justices" means "Sheriff's Court."

(5) "Local Government Board" means "Local Government Board for Scotland."

(6) "District Committee" means "District Insurance Committee."

(7) "Commission" means the National Health Insurance Commission (Scotland) or the National Health Insurance Joint Committee, as the case may require.

N.B. 2.—In case of a society with members in Ireland as well as in any other part of the United Kingdom an additional rule in substantially the following form will be necessary:—

These rules shall apply to insured members of the society resident in Ireland, subject to the following modifications:—

Employed Rate.—5½*d.* shall be substituted for 7*d.* per week for men and 4½*d.* for 6*d.* for women as the "Employed Rate" of contribution.

Deductions by Employers.—(To be substituted for Table III.)

The following deductions may lawfully be made by Employers from the wages of insured members who are employed contributors:—

	Men.	Women.
Where the Insured is under 21, or where board and lodging is given	3*d.*	2*d.*
In all other cases, then—		
If rate of remuneration exceeds 2*s.* 6*d.* per working day... ...	3*d.*	2*d.*
If rate of remuneration does not exceed 2*s.* 6*d.* per working day	2*d.*	2*d.*
If rate of remuneration does not exceed 2*s.* per working day ...	½*d.*	½*d.*
If rate of remuneration does not exceed 1*s.* 6*d.* per working day	Nothing.	Nothing.
If no money payments are made...	Nothing.	Nothing.

Where the employer is liable under sections 47 or 53 of the Act to pay remuneration during periods of sickness the above weekly deductions of 3*d.* and 2*d.* are reduced respectively to 2*d.* and 1*d.*, and the deduction of ½*d.* is cancelled.

Where the employer is so liable under sections 47 and 53 of the Act 3½*d.* shall be substituted for 5*d.* per week for men and 3*d.* for 4½*d.* for women as the total rate of contribution applicable to insured members.

Marine Members.—The employed rate in respect of a Marine member who has a permanent place of residence in Ireland, while serving in the foreign trade shall be 5*d.* a week for men and 4*d.* for women.

Married Woman Voluntary Contributor.—1½*d.* shall be substituted for 3*d.* per week as the contribution of a married woman who is a special voluntary contributor under section 44 (2).

Medical Benefit.—Medical benefit shall not be included among the benefits to which insured members are ordinarily entitled.

Midwife.—"Midwife possessing such qualifications as may be prescribed" shall be substituted for "Duly certified Midwife."

Commission.—The expression "Commission" means the National Health Insurance Commission (Ireland) or the National Health Insurance Joint Committee as the case may require.

National Health Insurance Fund.—The expression "National Health Insurance Fund" means the Irish National Health Insurance Fund.

"*Local Government Board*" means the Local Government Board for Ireland

N.B.—*Medical Certificates.*—Societies must provide by rules for the inspection of Medical Relief Registers by officers of the society at all reasonable times and for the furnishing to the society of such medical certificates as may be necessary.

PART II.

RULES AS TO BUSINESS OUTSIDE THE ACT.

(*If it is desired to do other business in addition to insurance business under the Act, insert here rules as to ordinary members, honorary members, &c., and the conduct of such business, and provide for the application of such of the foregoing rules as may be desired.*)

(*The attention of societies is drawn to s.* 76 *of the Act, by which statutes relating to the other business of the society relate also to its business under the Act, except in so far as may be inconsistent with the Act.*)

TABLE I.

Rate of Sickness and Disablement Benefits per Week.

S. 2 (1), 1913.

Line.	First 13 weeks.	Second 13 weeks.	Rest of Illness.
	s.	*s.*	*s.*
1	10	10	5
2	6	5	5

TABLE II.

Reduction or Postponement of Sickness Benefit where Contributions are in Arrear.

[The Fifth Schedule to the Act (omitting the column relating to women) with the following additional note.]

For instance, in the case of an unmarried man under 21, whose sickness benefit is 6s. per week for the first 13 weeks, if he is not in arrear, the table would read as follows:—

Where the Arrears amount to	Rates of Sickness Benefit.
	s. *d.*
4 contributions a year on average	5 6
5 ,, ,, ,,	5 0
6 ,, ,, ,,	5*s.* 0*d.* commencing 5th day after commencement of illness.
7 ,, ,, ,,	,, ,, 6th ,, ,,
8 ,, ,, ,,	,, ,, 7th ,, ,,
9 ,, ,, ,,	,, ,, 8th ,, ,,
10 ,, ,, ,,	,, ,, 9th ,, ,,
11 ,, ,, ,,	,, ,, 10th ,, ,,
12 ,, ,, ,,	,, ,, 11th ,, ,,
13 ,, ,, ,,	,, ,, 12th ,, ,,

TABLE III.

The following weekly deductions may lawfully be made by employers from the wages of insured members who are employed contributors:—

Where the insured member is under 21, or where board and lodging is given	4*d.*
In all other cases, then—	
If rate of remuneration exceeds 2*s.* 6*d.* per working day	4*d.*
If rate of remuneration does not exceed 2*s.* 6*d.* per working day	3*d.*
If rate of remuneration does not exceed 2*s.* per working day	1*d.*
If rate of remuneration does not exceed 1*s.* 6*d.* per working day	Nothing.
If no money payments are made	Nothing.

In the case of employed contributors who receive remuneration during sickness and pay a reduced contribution, the lawful weekly deduction is reduced by one penny below that given in this Table.

Tables A, (see Appendix IV., 1, p. 837), B, (*ib.* 3, p. 839), C, (Appendix II, 10, p. 592), D, (Appendix IV, 5, p. 842), E, G* and H are the appropriate tables supplied by the Commission and are kept in the possession of the secretary.

APPENDIX V.—2.

MODEL RULES (C) ISSUED BY THE NATIONAL HEALTH INSURANCE COMMISSION FOR A NEW SOCIETY SEEKING APPROVAL WITH WOMEN MEMBERS.

Addenda or Modifications in Model Rules B.†

1.—NAME AND CONSTITUTION.

(2) *Omit* "the male" *and insert* "either."

6.—CONTRIBUTIONS OF INSURED MEMBERS.

In paragraph (1) after the word "week" *add* "for men and 6*d.* per week for women"; for the word "rate," *substitute* "rates." ‡

* Table G is not prescribed by the Act, but the Commission are prepared to supply such a table. (See Appendix IV., 8, p. 846.) If the society proposes to use another table than that supplied by the Commission the proposed table should be set out in full at this place.

† These rules are numbered with reference to Model Rules B., but precisely the same substitutions can be made in Rules A. in the appropriate places.

‡ In paragraph 2 (a) add a reference to Appendix IV., 2, p. 838, the Voluntary Rate for Females.

In paragraph (4) after "5*d.*" *add* "for men and 4½*d.* for women."

After 6, *Contributions, add:—*

6a.—CONTRIBUTIONS OF MARRIED WOMEN AND WIDOWS.

S. 4 (1). (1) An insured member who is a married woman and is employed within the meaning of the Act shall pay contributions at the employed rate.

S. 44 (1). (2) An insured member who is a married woman and is not employed within the meaning of the Act shall not pay any contributions, unless she gives notice to the secretary within one month of her marriage or of her ceasing to be so employed, S. 44 (2). whichever is the later, *or with the consent of the committee of management* in a special case at some later time*, of her intention to become a special voluntary contributor, and in that case she shall pay contributions at the rate of 3*d.* a week.

(3) An insured member who becomes a widow and is not employed within the meaning of the Act, may at any time within one month from the death of her husband give notice to the secretary—

S. 44 (3) proviso. (*a*) of her intention to become or to continue to be a special voluntary contributor, in which case she shall pay contributions at the rate of 3*d.* a week; or

S. 44 (3). (*b*) of her intention to become an ordinary voluntary contributor, in which case she shall, if qualified, become a voluntary contributor, and shall pay contributions at the voluntary rate as if she had become a voluntary contributor at the date when she became an insured person.

S. 44 (8). S. 2 (2). (4) A special voluntary contributor who becomes employed within the meaning of the Act may obtain from the Commission a certificate allowing her to continue as a special voluntary contributor and exempting her from becoming an employed contributor, but shall nevertheless while so employed pay contributions at the employed rate, and her benefits shall be increased accordingly.

(*The society will probably think it advisable to set out here the manner in which the benefits shall be increased. One of the purposes for which the additional contributions can be used is payment of future contributions as a special voluntary contributor.*)

7.—ARREARS.

In paragraph (4) *add:—*

S. 10 (4). (*e*) in the case of an insured member who is not the wife of an insured person, during two weeks before and four weeks after her delivery;

S. 44 (6). (*f*) during the lifetime of the husband of an insured member

for the purpose of reckoning her arrears after the death of her husband; or

(*g*) during the lifetime and one month after the death of the husband of an insured member who was insured before marriage and becomes an employed contributor after the death of her husband. Ss. 44 (1), 44 (3).

8A.—BENEFITS OF MARRIED WOMEN.

After 8 *add*:—

(1) An insured member who is a married woman and is not employed within the meaning of the Act shall be suspended from the ordinary benefits during the lifetime of her husband, unless she becomes a special voluntary contributor; but she shall be entitled to the benefits specified in Table IV. appended to these rules to the extent of so much of her transfer value at the date of her marriage as the law allows, but not after that sum is exhausted. S. 44 (1). S. 44 (12). S. 44 (2).

(2) A special voluntary contributor shall be entitled to medical benefit, and to such sickness and disablement benefit as is provided by these rules in that case, and to no other benefits. S. 44 (2).

9.—MEDICAL BENEFIT.

Add:—

(6) Medical benefit shall not include medical attendance or treatment in respect of a confinement, but this rule shall not affect any right to maternity benefit. S. 8 (6).

11.—SICKNESS AND DISABLEMENT BENEFITS.

(8) (*Substitute.*) The ordinary rates of sickness and disablement benefit shall be those specified in line 1 of Table I. for men, and in line 1 of Table V. for women.

(9) Substitute "those Tables" for "that Table."

(13) After "6*d*. a week" add "in the case of men and 3*d*. a week in the case of women," and after "sixpence" add "or threepence, as the case may be."

Add the following Rule:—

11A.—SICKNESS AND DISABLEMENT BENEFITS FOR INSURED WOMEN MEMBERS.

(1) Except as herein-after provided, the foregoing rule shall apply to all insured women members. S. 44 (13).

(2) A special voluntary contributor shall be entitled to sickness and disablement benefits as specified in line 5 of Table V., but shall not be entitled to those benefits during the two weeks before or the four weeks after a confinement, except in respect of S. 44 (2).

a disease or disablement neither directly nor indirectly connected with childbirth.

(3) An insured member who was a married woman on the 15th day of July 1912, and who became an employed contributor
S. 44 (5). before, or within one year after, the death of her husband, shall be entitled to full benefits without reference to the age at which she became insured.

S. 8 (6). (4) If an insured member being unmarried is entitled to maternity benefit, she shall not be entitled to sickness and disablement benefit for four weeks after her confinement unless suffering from illness not connected directly or indirectly with her confinement.

S. 44 (1). (5) If an insured woman member having been suspended from all benefits on account of marriage becomes employed within the meaning of the Act before the death of her husband, she shall, subject to the regulations of the Commission, be treated as if she had not previously been an insured person and her benefits shall be reduced or deferred accordingly.

This paragraph shall not apply to a married woman who, being a special voluntary contributor, obtains a certificate of exemption notwithstanding that she is employed.

13.—MATERNITY BENEFIT.

(5) *Omit* "The wife . . . . member" *and insert* "A woman."

Add:—

13A.—MATERNITY BENEFIT OF INSURED WOMEN MEMBERS.

(1) Maternity benefit means the right of an insured member to a payment of 30*s*. in cash or kind, at the discretion of the committee of management, on confinement.

(2) Paragraphs (2), (5), (8), and (9) of Rule 13 shall apply to maternity benefits of insured women members.

S. 14, 1913. An insured member who is a married woman shall be entitled to receive such a sum by way of maternity benefit as will together with any sum payable to her husband by way of maternity benefit make up the sum of £3.

. . . . . .

S. 8 (4). (4) An insured member shall not be entitled to this benefit while resident elsewhere than in the United Kingdom, unless she is temporarily resident in the Isle of Man or the Channel Islands.

S. 12 (1). (5) An insured member shall not be entitled to this benefit if she is an inmate of any of the institutions mentioned in the rule relating to hospitals, but the money shall be dealt with in the same way as sickness or disablement benefits are to be dealt with

under that rule, except that if the member is entitled to one of those benefits as well as maternity benefit, the maternity benefit shall not in any case be paid to herself, but may be paid to the institution of which she is an inmate. S. 12 (2) (ii).

25.—SECRETARY.

Add :—

(3) Upon the marriage of an insured woman member *the secretary* * shall inform her of her rights and options under the Act, and upon the death of the husband of an insured member he shall in like manner inform the widow of her rights and option. S. 44 (11).

29.—ACCOUNTS.

At end add :—

(2) Separate accounts shall be kept of all sums expended in benefits to women members and in their administration, and all applications to the Commission for moneys to be expended on benefits and on their administration shall show what part of such moneys is required in respect of women members. S. 3.

[(3) *Separate accounts shall be kept of all funds arising directly or indirectly from the contributions of male and female insured members under the Act, and of the expenditure under the Act on benefits, and the administration thereof for such members ; and for the purposes of valuation, surpluses, deficiencies, and additional benefits the society shall be treated as if it were two separate branches consisting of male and female insured members respectively.*] S. 41. S. 39 (5). This rule will be required only if the society desires to separate the funds, surpluses and deficiencies of men and women members.

42.—INTERPRETATION OF RULES.

Add :—

(8) These rules shall apply in the case of a woman whose marriage has been dissolved or annulled, or who has, for a period of not less than two years, been actually separated from or deserted by her husband, as if her husband had died at the date at which such dissolution or annulment took effect, or, as the case may require, at the expiration of such period of two years. S. 44 (14).

(9) In these rules, words importing the masculine include the feminine unless otherwise required by the context.

NOTICE OF MARRIAGE OR WIDOWHOOD.

(1) *An insured woman member who marries shall give notice of her marriage to the Secretary * within 14 days, and an insured*

*woman member whose husband dies or whose marriage terminates within the meaning of these rules shall give the like notice to the secretary.**

(2) *In either such case the member shall if and when required produce satisfactory evidence of the matters contained in the notice.*

Include in Table II. the column relating to women in the Fifth Schedule.

Table III., second column :—

In first line omit "4*d.*" and substitute { for men, 4*d.* / for women, 3*d.*

In second line omit "4*d.*" and substitute { for men, 4*d.* / for women, 3*d.*

After Table III., add :—

TABLE IV.

Benefits for Married Women who do not become Voluntary Contributors at Reduced Rates.

Payment of the sum of 5*s.* a week on confinement during a period not exceeding four weeks on any one occasion.

Payments during any period of sickness or distress, subject to regulations made by the Commission and to the discretion of the society or committee administering the benefit.

TABLE V.

Weekly Rates of Sickness and Disablement Benefit for Insured Women Members.

Line.	First 13 Weeks.	Second 13 Weeks.	Rest of Illness.
	s. d.	*s. d.*	*s.*
1	7 6	7 6	5
2	5 0	4 0	4
5	5 0	3 0	3

[NOTE.—Model Rules D, issued by the Commission for the use of societies having female members only, are not reprinted here, as they are the same as Rules B, incorporating the whole of Rules C, omitting all references to the contributions and benefits of male members, and substituting references to the female sex for references to the male sex.]

APPENDIX V. 3.

FORM OF APPLICATION FOR MEMBERSHIP.

To get the full benefits of the Act you must join an Approved Society. You cannot join more than one for the purpose of the Act; but you are free to choose to what Society you will apply.

It is necessary that you should answer correctly all the questions on the attached form, in order that the Society may see that you get all the benefits to which the Act entitles you.

The Society will not refuse your application solely on account of your age; the Act makes special provision for persons who become insured within a specified time after the Act first comes into operation; but if your age is wrongly stated in your application form you will forfeit the advantage of this special provision, and it will be necessary to reduce your benefits or to increase your contributions accordingly.

If you are already insured in one or more societies or companies apart from the Act, you can still join this Society for the benefits of the Act, without leaving your other societies; but you must not send in this form if you have already arranged to get the benefits of the Act through another society or have applied to another society for the purpose, unless you have withdrawn your application or been refused.

If any person knowingly makes any false statement for the purpose of obtaining any benefit he may be prosecuted.

The Society may call upon you to furnish satisfactory evidence of your age and nationality.

If you have any difficulty in filling up the form, please bring it to *the Secretary*[1] at
who will advise you.

([1] Insert the name or description of the appropriate officer or agent of the Society.)

This Form is to be kept by the Society and is not to be sent to the Insurance Commission.

NATIONAL INSURANCE ACT, 1911.
HEALTH INSURANCE.

FORM OF APPLICATION FOR MEMBERSHIP OF THE SOCIETY.

I (*names in full*)_____

of (*home address in full*) _____

_____

hereby apply for membership of the above society for the purposes of the

National Insurance Act, and I authorise the society to claim all contributions paid in respect of me under the Act.

I agree to be bound by all rules of the society lawfully applicable to me, and I hereby declare that my answers to the following questions are true to the best of my knowledge and belief.

QUESTION.	ANSWER.
1. When were you born? Where?	day month year.
2. How old will you be at your next Birthday?	
3. Are you a British subject? If you are a married woman, is your husband a British subject?	
4. What is your exact occupation?	
5. Do you work for (*a*) wages, or (*b*) a salary, or (*c*) if not, how are you paid?	
6. Are you qualified to be an insured person? (see below.)	
7. Are you married? If a married woman, give date of marriage.	

QUESTION.	ANSWER.
8. Are you a member of any other society for the purposes of the Act? (The benefits of the Act cannot be obtained through more than one society at the same time.)	

All these, my answers, are true.

Signature _____

Dated _____

You are not qualified to be an insured person unless you are either :—

(1) In employment by way of manual labour; or

(2) In any other employment at a rate of remuneration not exceeding in value £160 a year; or

(3) Engaged in some regular occupation, and wholly or mainly dependent for your livelihood on the earnings derived by you from that occupation, and have a total income, including earnings, not exceeding £160 a year.

APPENDIX V.—4.

MODEL RULES OF AN INSURANCE COMMITTEE FOR ADMINISTRATION OF MEDICAL BENEFIT (CONDUCT OF PERSONS IN RECEIPT OF BENEFIT, AND PROCEDURE OF THE MEDICAL SERVICE SUB-COMMITTEE).

1. *Conduct of Persons in receipt of Medical Benefit.*

An insured person in receipt of medical benefit shall comply with the following rules :—

(*a*) He shall obey the instructions of the practitioner attending him :

(*b*) He shall not conduct himself in a manner which is likely to retard his recovery :

(*c*) He shall not make unreasonable demands upon the professional services of the practitioner attending him :

(*d*) He shall, whenever his condition permits, attend at the surgery or place of residence of the practitioner

attending him on such days and at such hours as may be appointed by the practitioner:

(*e*) He shall not summon the practitioner to visit him between the hours of p.m. and a.m., except in cases of serious emergency:

(*f*) He shall, when his condition requires a home visit, give notice to the practitioner, if the circumstances of the case permit, before a.m. on the day on which the visit is required.

2. *Offences.*

(1) The Committee may in their discretion inflict a fine upon any insured person who is guilty of a breach of any of these rules or of any of the provisions of the Act relating to medical benefit or of the Regulations, or of any imposition or attempted imposition in respect of medical benefit, of a sum not exceeding [1] shillings, or in the case of repeated breaches [1] shillings, and may, in the case of repeated breaches, suspend his medical benefit for a period not exceeding [2]: Provided that (i) no insured person shall be subject to any penalty, or suspended from benefit on account of refusal to submit to vaccination or inoculation of any kind, or to a surgical operation, unless such refusal, in the case of a surgical operation of a minor character, is considered by the Committee, or, on appeal, by the Commissioners, unreasonable; and (ii) if any act or omission alleged to constitute a breach of these rules is of such a nature as to amount to a breach of any rule of a Society of which the insured person is a member, the Committee shall refer the matter to the Society and unless the Society has unreasonably refused to take action or the action taken by the Society appears to the Committee to be inadequate shall not deal with the matter themselves except by way of transferring the insured person, in cases where after enquiry they think fit, to another practitioner on the panel.

[1] Section 14 (2) (*a*) of the Act provides that "*no fine imposed . . . shall exceed ten shillings, or, in the case of repeated breaches of rules, twenty shillings.*"

[2] Section 14 (2) (*b*) provides that "*no . . . rule shall provide for the suspension of any benefit for a period exceeding one year.*"

Section 69 (1) of the Act provides that, "*If, for the purpose of obtaining any benefit or payment . . . under this Part of this Act . . . any person knowingly makes any false statement or false representation, he shall be liable . . . to imprisonment for a term not exceeding three months.*"

Section 71 of the Act provides "*If it is found at any time that a person has been in receipt of any payment or benefit under this Part of this Act without being lawfully entitled thereto he, or in the case of his death his personal representatives, shall be liable to repay to the Insurance Commissioners the amount of such payment or benefit and any such amount may be recovered as a debt due to the Crown . . .*"

(2) Any question arising between the Committee and a Society under this rule shall be referred to the Commissioners.

3. *Infliction of Penalties.*

Before inflicting any penalty upon an insured person or transferring him to another practitioner the Committee shall give notice to that person of their intention, and if within seven days from the receipt of the notice he gives notice to the Clerk that he desires to be heard in explanation of his conduct, the Committee shall, except in cases where the facts have already been investigated by the Medical Service Sub-Committee, fix a date for the hearing by the Committee, or shall refer the matter to that Sub-Committee, and when the matter is heard by the Committee not less than seven days' notice shall be given to the insured person of the date fixed for the hearing.

4. *Procedure of Medical Service Sub-Committee.*

Where under the provisions of the Regulations any question is referred to the Medical Service Sub-Committee the following procedure shall be adopted:—

(*a*) The Clerk shall, within three days, send copies of the statement made by the person desiring to have any question considered, to the person in respect of whom the question is raised and to the Chairman of the Medical Service Sub-Committee, and shall upon receipt of any reply or further statement made by either party send copies thereof to the other party and the Chairman.

(*b*) The Sub-Committee shall meet at least once in every weeks, and in a case of urgency, the Chairman may summon a special meeting by giving not less than seven days' notice to every member of the Sub-Committee.

(*c*) Not less than seven days' notice of the meeting at which a question is to be considered shall be given to both parties.

(*d*) The Clerk shall supply to each member of the Sub-Committee copies of the statement and the reply, if any, thereto, and of any further statement made by either party.

(*e*) Either party shall be entitled at the hearing to make such statement and produce such evidence, whether written or otherwise, as he may think fit.

(*f*) The Chairman together with one representative of insured persons and one of the persons appointed by the Local Medical Committee or by the practitioners on the panel shall form a quorum.

5. *Frivolous or Vexatious Questions.*

Any insured person raising a question which, after investigation by the Committee or the Medical Service Sub-Committee, appears to the Committee to be frivolous or vexatious, shall be deemed to have committed a breach of these rules.

6. *Interpretation.*

(1) Words and expressions used in these Rules have the same meaning as in the National Health Insurance (Administration of Medical Benefit) Regulations, 1912, which are in these Rules referred to as "the Regulations."

(2) The expression "the Committee" means the Insurance Committee for the County [Borough] of , and the expression "the Clerk" means the Clerk or the Acting Clerk of the Committee.

APPENDIX V.—5.

MODEL RULES FOR INSTITUTIONS APPROVED UNDER SECTION 15 (4) OF THE NATIONAL INSURANCE ACT, 1911.

The following Rules, which are entitled Part II., are intended to be added to the existing rules of the Institution.

PART II.

1.—*Interpretation.*

(1) In the following Rules unless the context otherwise requires:—

"The Act" means the National Insurance Act, 1911.

"The Regulations" means the National Health Insurance (Administration of Medical Benefit) Regulations, 1912, or other regulations for the administration of medical benefit for the time being in force.

"The Commissioners" means the Insurance Commissioners.

"The Institution" means the [1]

"The Committee" means an Insurance Committee by which the Institution has been approved.

"Treatment" means the medical attendance and treatment, including medicines and appliances, to which an insured person is entitled under the Act and the Regulations.

"Insured member" means a person entitled to medical benefit under Part I. of the Act who is a member of the

[1] Insert here the name of the Institution.

Institution and has elected to obtain treatment through the Institution and has been accepted by the Institution for that purpose.

"Board of Management" means the Board of Management or other governing body or governing authority of the Institution.

"County" includes county borough.

(2) The Interpretation Act, 1889, applies to the interpretation of the following Rules as it applies to the interpretation of an Act of Parliament.

2.—*General.*

Except as otherwise provided in these Rules, Part I. of these Rules shall apply to all insured members of the Institution, but anything in Part I. of these Rules inconsistent with anything in Part II. shall be void and of no effect so far as regards the admission and treatment of insured members, and in particular no levy, fine, entrance fee or other charge shall be imposed on any insured member, nor shall such member be suspended from the right to treatment, except under the provisions of Part II. of these Rules.

3.—*Objects.*

(1) In addition to all other objects of the Institution it shall be an object of the Institution to be approved under Section 15 (4) of the Act, and the Institution shall be conducted by the Board of Management in accordance with the Act and the Regulations so far as the provisions of the Act and the Regulations respectively apply.

(2) The arrangements made by the Institution for the provision of treatment for insured members shall comply with any conditions which by reason of any Parliamentary grant must be complied with in the case of treatment provided under the Act otherwise than through the Institution, as a condition of the payment of that grant.

4.—*Change of Office.*

In the event of any change in the situation of the [registered] office of the Institution notice of that change shall be sent within 14 days to the Commissioners and to the Committee.

5.—*Admission to Membership.*

(1) No person who has applied to become an insured member of the Institution and is otherwise qualified for membership, shall be refused admission on the ground of health or age, if the Committee of the County in which he is resident require him to be admitted.

(2) No insured member shall be required to undergo any waiting or probationary period before being entitled to obtain treatment through the Institution.

6.—*Treatment.*

(1) An insured member shall be entitled to obtain through the Institution treatment not inferior in nature, quality and extent to that provided under arrangements made by the Committee with practitioners on the panel, and in particular the Institution shall furnish free of charge, upon the application of the insured member, such certificates as may be necessary in connection with any claim by him for sickness or disablement benefit, and, upon the application of the Committee, such reports as may be necessary in connection with any application by the insured member for sanatorium benefit, and shall provide domiciliary treatment for the insured member, if he is recommended for sanatorium benefit in that form.

(2) No insured member shall be disentitled to treatment by reason of the disease or disablement having been caused by his own misconduct.

7.—*Dispensing of Medicines.*

No medicines supplied to insured members shall be dispensed except by or under the direct supervision of a registered pharmacist or by a person who, for three years immediately prior to the 16th December, 1911, has acted as a dispenser to the Institution or to a duly qualified medical practitioner or to a public institution.

8.—*Conduct of insured Member in receipt of Treatment.*

An insured member in receipt of treatment shall comply with the following rules :—

(*a*) he shall obey the instructions of the medical officer attending him ;

(*b*) he shall not conduct himself in a manner which is likely to retard his recovery :

(*c*) he shall not make unreasonable demands upon the professional services of the medical officer attending him :

(*d*) he shall, whenever his condition permits, attend at the place appointed by the Board of Management for the treatment of insured members on such days and at such hours as may be appointed by the Board of Management :

(*e*) he shall not summon the medical officer to visit him between the hours of p.m. and a.m., except in cases of serious emergency :

(*f*) he shall, when his condition requires a home visit, give notice to the medical officer, if the circumstances of the case permit, before a.m. on the day on which the visit is required.

9.—*Offences.*

(1) The Board of Management may in their discretion inflict a fine upon any insured member who is guilty of a breach of any rule contained in this part of these rules of a sum not exceeding [1]shillings, or in the case of repeated breaches [1]shillings, and may, in the case of repeated breaches, suspend his right to treatment for a period not exceeding [2]: Provided that no insured member shall be subject to any penalty, or suspended from his right to treatment on account of refusal to submit to vaccination or inoculation of any kind, or to a surgical operation, unless such refusal, in the case of a surgical operation of a minor character, is unreasonable.

[(2) *If Part I. of the Rules does not contain a rule prescribing the method of trial of offences, a rule dealing with the subject should be inserted here. In any event the following provision must be included:—*

An insured member may appeal to the Commissioners from a decision of the Board of Management upon any question arising under this part of these Rules, and the decision of the Commissioners shall be final and binding upon the insured member and the Institution.]

10.—*Suspension of right to Treatment.*

Where the Committee of the County in which an insured member is resident give notice to the Board of Management that his right to medical benefit is suspended, his right to receive treatment under this Part of these Rules shall, unless the Board of Management otherwise direct, be thereupon suspended.

11.—*Termination of Membership.*

The membership of an insured member may be terminated in manner provided by this Rule and not otherwise, that is to say, by not less than six weeks' notice in writing given by the Board of Management to the insured member, or by the insured member to the Board of Management, as the case may be, expiring at the end of any medical year prescribed by the Regulations or otherwise fixed by the Commissioners, and any insured member so terminating his membership shall not thereby incur

[1] These sums must not exceed ten shillings, or in the case of repeated breaches twenty shillings.

[2] The period of suspension must not exceed one year.

any pecuniary loss or other penalty: Provided that in the event of the withdrawal of approval of the Institution in the course of any medical year, the withdrawal shall operate to determine the membership of such of the insured members as are resident in the area in respect of which approval has been withdrawn for the purposes of this Part of these Rules as from the date of the withdrawal.

12.—*Treatment of insured Members during Absence.*

An insured member shall not be entitled to treatment during any period in which he is absent from the area in which the Institution provides treatment, except in cases where the Board of Management make arrangements with some other institution or system approved under Section 15 (4) of the Act or with a duly qualified medical practitioner or with the Insurance Committee of the County in which the insured member is during that period resident for the provision of treatment for him.

13.—*Returns.*

(1) The Board of Management shall keep such records and shall furnish such returns at such time and in such form as may be required in pursuance of the Regulations and of the conditions of any Parliamentary grant.

(2) The Board of Management shall notify to the Commissioners and to the Committee any change in the medical or dispensary staff of the Institution.

14.—*Accounts.*

(1) The Board of Management shall comply with all requirements of the Commissioners as to the accounts of the Institution, and those accounts shall be kept in accordance with the Regulations and in such form as the Commissioners may from time to time require.

15.—*Audit.*

(1) The Board of Management shall, at the end of each year, and at any other time if required by the Committee or by the Commissioners, submit its accounts, together with all necessary vouchers, for audit by an auditor or auditors appointed[1] by the Institution, subject to the approval of the Committee, and shall at the end of each year prepare and submit to the auditor or auditors so appointed a general statement of the accounts for the preceding year in such manner as may be from time to time required by the Commissioners showing the income and expenditure, and liabilities and assets, of the Institution.

[1] A rule providing for the appointment of auditors by the members of the Institution should be inserted in this part of the Rules, unless Part I. of the rules contains a rule to that effect.

(2) The auditors shall have access to all books and accounts of the Institution, and the Board of Management shall furnish forthwith all such information relating to the affairs and management of the Institution as the auditors may require.

(3) The Board of Management shall, as soon as may be after the end of each year, and in any case not more than two months after the end of each year, send to the Committee two copies of the audited accounts of the Institution for that year, together with copies of any certificate or report by the auditors thereon.

16.—*Inspection.*

The Board of Management shall afford all necessary facilities for the inspection of the Institution at all reasonable times by any person authorised for the purpose by the Committee or by the Commissioners, and shall at any time upon reasonable notice produce for inspection to a person so authorised all books, accounts, and documents relating to the affairs of the Institution.

17.—*Security.*

The Treasurer of the Institution and any other officer through whose hands money passes shall give such security to the Board of Management as they may require.

18.—*Receipt of Contributions.*

In addition to any other duties of the Treasurer[1] it shall be his duty to receive contributions paid by the Committee in respect of insured members.

19.—*Amendment of Rules.*

No amendment of any rule contained in Part I. or Part II. of these Rules shall be made and no Rule shall be added to or omitted from these Rules, unless notice thereof has been given to the Commissioners and to the Committee, and in the case of any rule affecting insured members, unless the previous consent of the Commissioners and of the Committee has been obtained.

[1] Where there is no Treasurer, some other officer of the Institution should be specified.

APPENDIX VI.

NATIONAL HEALTH INSURANCE.

MEMORANDA OF DECISIONS, &c.

S. 66 (1).

The following questions as to who is the employer for the purposes of the National Insurance Act have been submitted to the Commissioners, whose opinion[1] is given below.

Brief particulars of case.	*Opinion.*
5. In the Sheffield Cutlery and Silver Plate Trades, the manufacturer A gives out work to a contractor B, who either rents from A a "side" or set of wheels, with the necessary power, or makes his own arrangements for hiring the machinery and power elsewhere than in A's factory. B employs workmen C, D, E. B is entirely independent of any supervision on the part of A, doing the work in his own time and in his own way. If A does not like the work he rejects it, but he does not attempt to control B in its execution. In the double-handed forging trades, the forger works with a mate or helper, called a striker, who is paid by a share of the forger's profits; usually he gets 9*s.* 2*d.* in the £, but if he is a specially good man he may share equally with the forger. A only approaches the forger, who contracts with A to do the work for a certain price, and then makes his own arrangements with the striker. [*The above facts were agreed to by both employers and workpeople at a Conference held at Sheffield on the* 11*th June*, 1912.]	The Commission gave it as their opinion that the principal manufacturer has not general control and management, within the meaning of Schedule III. (6) of the Act, over the workers employed by the piece-work contractors, whether employed in the factory of the principal manufacturers or elsewhere. Accordingly, under the Act, the piece-work contractor, and not the principal manufacturer, will be responsible for the payment of contributions in respect of the workers employed by him. (*Papers* 30640/12.) **(X Decision 5)**

[1] [*The Act makes no provision for the formal decision of such questions by the Commissioners.*]

Brief particulars of case.	*Opinion.*
50. Gangs of men are employed at Newcastle-on-Tyne on wharves or docks to load and unload vessels. The gang is engaged and directed by a ganger (or stevedore) who renders an account to the principal employers of the wages due and receives from them and distributes to the men such wages. The wages are based upon Trade Union rates and the ganger shares equally with the members of the gang, deriving no benefit (apart from greater security of employment) from his position as ganger. Who is responsible for contributions in respect of the gang?	The Commission gave it as their opinion that the ganger in engaging the men acted as the servant of the principal employers and that the latter are therefore responsible for the insurance of both the ganger and the men engaged through him. (*Papers* 82017/12.) **(X Decision 50)**
77. The system of employment in the Potteries district is on the following lines:—A (principal employer) engages B (intermediate employer) to do certain piecework, and B in his turn engages other persons known as "Attendants" to assist him in carrying out this work. A pays B a certain wage, out of which he has to pay the "Attendants," the amount of their pay having nothing to do with A. While, however, B engages them and pays their wages, they are liable at all times to be either dismissed or refused admission by A, upon whose premises they work. Who is to be held responsible for the contributions of the individual workers who are engaged by B?	The Commissioners gave it as their opinion that, as a general rule in the Pottery trade, the workers who are engaged by sub-contractors, such as handlers, jiggerers, ovenmen, &c., work under the "general control and management" of the principal employers. Accordingly, by virtue of the Regulations of the Insurance Commissioners made under paragraph 6 of the Third Schedule to the National Insurance Act, the principal employers, and not the sub-contractors, will be responsible for the contributions of the individual workers, even where the latter are not in the position of servants of the principal employers. (*Papers* 37001/12.) **(X Decision 77)**

Formal Decisions.

The following decisions have been given by the High Court of Justice under Section 66 *of the Act:—*

(A.) Persons employed in the undermentioned capacities are not employed under a contract of service, and do not, therefore, come within the compulsory provisions of the Act, viz.:—

(1) Ministers of the United Methodist Church.

(2) Ministers (under probation) of the Wesleyan Methodist Church.

(3) Curates and assistant curates of the Church of England.

Persons so employed may, however, become voluntary con-

tributors if their rate of remuneration does not exceed £160 a year, subject to the usual conditions governing voluntary contributors as explained in Leaflet No. 15.

Following on these decisions, the Commissioners have decided that there is no contract of service in certain other cases where a minister is appointed by a particular church, is dismissible only by the church in special circumstances, and carries on his duties without being subject to control as to the method of their performance. (*See* X decisions Nos. 20, 34, 54, 55, 111, 115, 149, 219.)

(B.) Employment in the following capacities is not employment by way of manual labour, viz.:—

(1) Tailor's cutter.
(2) Dairyman's foreman.
(3) Lithographic artist and engraver.

Persons so employed are therefore excepted from the compulsory provisions of the Act if their remuneration in respect of such employment exceeds £160 per annum.

Formal Decisions[1] *have been given by the Commissioners, under Section* 66 *of the Act, in the following cases:—*

Brief particulars of case.	*Decision.*
6. A lady lives on equal terms with a family who maintain her. She is a sort of companion, and assists in the housekeeping and other family duties. She receives no fixed wages, but receives allowances and presents as if she were a member of the family.	That the employment of the applicant is *not* employment within the meaning of the National Insurance Act, and she is therefore not liable to be insured. (*Question* 48. *Papers* 200726/1.) **(X Decision 6)**
7. The person employed receives salary in respect of a whole-time employment from the Peterborough Co-operative Society at the rate of £130 a year. He receives in respect of other employments £66 a year.	That the applicant's employment as senior clerk to the Peterborough Co-operative Society *is* employment within the meaning of the National Insurance Act, as being employment involving whole-time service at a rate of remuneration not exceeding £160 a year. His liability to insurance in respect of this employment is not affected by the fact that his total remuneration, including that from other employments, exceeds £160 a year. (*Question* 79. *Papers* 200906/1.). **(X Decision 7)**

[1] The decisions are arranged in the order in which they were given and are numbered in accordance with the records of the proceedings of the Commission. These numbers should be used in quoting the various decisions.

Brief particulars of case.	*Decision.*
8. As to the calculation of the rate of contribution payable in respect of a charwoman working for one hour a day as an office cleaner.	That in this case, when a charwoman receives 5*s.* a week for work occupying one hour a day on six days, the rate of remuneration for a working day (*i.e.*, the normal standard day in the particular employment) *exceeds* 2*s.*, and therefore, the contributions payable by the employer and the employed contributor, respectively, are at the ordinary rate, viz., 3*d.* a week by each of them. [The duration of a working day for this class of work has been taken by the Commissioners to be eight hours.] (*Question* 250. *Papers* 201102/1.) **(X Decision 8)**
9. A man who is carrying on business as a haulier is employed by a gentleman to do gardening work at the latter's private residence. The employment is regular, the man doing the work when he has time to spare. He is paid 4*d.* an hour. The employer exercises practically no control over him, but is in a position to give orders if necessary.	That the employment of the applicant in garden work *is* employment under a contract of service within the meaning of the National Insurance Act, and that he is therefore liable to be insured. (*Question* 78. *Papers* 200945/1.) **(X Decision 9)**
10. Applicant is the sole administrator of his late father's estate and business and receives a wage as manager of the business. The profits of the business are divided among the members of the family.	That the employment of the applicant in managing the business of his late father, of whose estate he is sole administrator, is *not* employment within the meaning of the National Insurance Act. (*Question* 80. *Papers* 200839/12.) **(X Decision 10)**
11. Applicant is engaged repairing boots for soldiers in the barracks. His appointment is made by the commanding officer and is subject to the conditions of an agreement. He is, however, under no control other than the orders governing civilians employed in Government buildings.	That the employment of applicant in repairing boots for soldiers at Lancaster Barracks is *not* employment within the meaning of the National Insurance Act. (*Question* 82. *Papers* 200806/1.) **(X Decision 11)**
12. The Bosham Dredgermen's Co-operative Society employ in alternate weeks as watchman on the oyster fishery a man who is a shareholder in the Society. He is appointed by and is under the general control of the manager.	That the employment of the watchman referred to therein by the Bosham Dredgermen's Co-operative Society, of which he is a shareholder, *is* employment within the meaning of the National Insurance Act and that he is therefore liable to be insured. (*Question* 83. *Papers* 200641/1.) **(X Decision 12)**

Brief particulars of case.	*Decision.*
13. Applicant employs a gardener, who does the work at his own convenience and sends in a quarterly account for work done. The gardener also employs other men, who sometimes take his place in performing the work.	That the employment of a gardener therein referred to is *not* employment within the meaning of the National Insurance Act. (*Question* 113. *Papers* 200641/2.) **(X Decision 13)**
4. Applicant employs a bailiff, whose wife is required, by contract with her husband, to act as caretaker, housekeeper, and poultry woman. No payment is made to her. She resides with her husband on the employer's premises.	That the bailiff's wife therein referred to *is* employed by the applicant within the meaning of the National Insurance Act and is therefore liable to be insured. (*Question* 123. *Papers* 200477/1.) **(X Decision 14)**
15. Men are hired in a market, or very often volunteer, to put burrs under the wheels of vehicles, cover the horse and adjust the nosebag, while the occupants of the vehicles (retail shop keepers) make their purchases. No remuneration is guaranteed in most cases, but generally a 1*d.* or 2*d.* is given.	That the persons therein referred to are *not* employed under a contract of service within the meaning of Part I. (a) of the First Schedule to the National Insurance Act and are accordingly not required to be insured thereunder. (*Question* 1. *Papers* 21469/12.) **(X Decision 15)**
16. Whether the manager of a retail leather stores (bags and trunks) whose duties consist of buying, selling, window-dressing, and general management of the business is employed by way of manual labour.	That applicant, who is manager of a retail stores and whose duties comprise buying, selling, window-dressing and general management of the business, is *not* employed by way of manual labour within the meaning of the National Insurance Act. (*Question* 662. *Papers* 200861/2.) **(X Decision 16)**
17. Workmen are employed casually by the Whitby Urban Council to dig for sewers, pack roads, &c. Are these persons employed within the meaning of the National Insurance Act?	That the persons referred to therein *are* employed within the meaning of the National Insurance Act, as, although their employment is casual, it is for the purposes of the trade and business of the employing authority. (*Question* 99. *Papers* 200270/1.) **(X Decision 17)**
18. Whether a professional football player is employed by way of manual labour.	That a professional football player *is* employed by way of manual labour withing the meaning of Part II. (*g*) of the First Schedule to the National Insurance Act; and that his employment therefore comes within the compulsory provisions of the Act, irrespective of the rate of his remuneration. (*Question* 103. *Papers* 201046/1.) **(X Decision 18)**

Brief particulars of case.	*Decision.*
19. Whether employment as manager and chief compass adjuster in applicant's business is employment by way of manual labour.	That employment as manager and chief compass adjuster in applicant's business is *not* employment by way of manual labour within the meaning of Schedule I., Part II. (*g*), of the National Insurance Act. (*Question* 168. *Papers* 200260/1.) **(X Decision 19)**
20. A Unitarian Minister is appointed by the congregation of a particular church or by a committee of officers acting for the congregation. He is free to perform his duties in the way he himself considers right, and would only be dismissed in very exceptional circumstances. Is he employed within the meaning of the National Insurance Act?	That the employment of a Unitarian Minister on the terms set out in the application at a rate of remuneration not exceeding £160 a year is *not* employment within the meaning of the National Insurance Act. (*Question* 239. *Papers* 37477/12.) **(X Decision 20)**
21. Whether an assistant manager at a high class hotel receiving £90 a year fixed salary, with free board and lodging, laundry, and other allowances, is excepted from insurance under Schedule I., Part II. (*g*), to the Act.	That the employment is at a rate of remuneration *exceeding* in value £160 a year, and the applicant is therefore excepted from compulsory insurance. (*Question* 367. *Papers* 200457/1.) **(X Decision 21)**
22. Whether a certain stall-holder in a market on Saturdays, earning 10s. weekly, is entitled to become a voluntary contributor.	That the applicant who is a stall-holder in a market on Saturdays, earning 10s. weekly and has no other source of income, *is* entitled to become a voluntary contributor. (*Question* 56. *Papers* 200941/1.) **(X Decision 22)**
24. A man is casually employed by a lady of private means, who keeps cows and pigs; she occasionally sells some of these animals for profit.	That the applicant is casually employed otherwise than for the purposes of his employer's trade or business and is accordingly *not* required to be insured under the National Insurance Act. (*Question* 150. *Papers* 200014/1.) **(X Decision 24)**
25. A man is engaged by various persons to arouse them each morning at a fixed payment per week.	That the employment of the applicant, who is engaged by various persons to arouse them each morning, is *not* employment under contract of service within the meaning of the National Insurance Act, and he is accordingly not required to be insured thereunder. (*Question* 152. *Papers* 200254.) **(X Decision 25)**

Brief particulars of case.	*Decision.*
26. Two men are employed to unload barges; they are paid at the rate of *1d.* each per ton of goods unloaded. The contractor who employs them has the right to control them during the performance of their work, though in practice he seldom exercises that right.	That the employment of applicant and his mate in unloading barges *is* employment under a contract of service within the meaning of the National Insurance Act and they are therefore required to be insured. (*Question* 153. *Papers* 200272/1.) **(X Decision 26)**
27. An articled pupil to a firm of auctioneers and surveyors receives during articles a payment (described as "pocket money") at the rate 2*s.* per week for first year, rising to 4*s.* and 6*s.* per week for the second and third years.	That the employment of applicant on the terms stated in the application *is* employment within the meaning of the National Insurance Act. (*Question* 178. *Papers* 201295/1.) **(X Decision 27)**
28. A licensed barrow porter at Southampton Docks is employed to convey luggage from Dock to Station Pier or to any address in the town. He works with a barrow over the London and South Western Railway Company's property, but is engaged and paid by the public.	That the applicant in his capacity of licensed barrow porter at the Southampton Docks is *not* employed under a contract of service within the meaning of the National Insurance Act by the London and South Western Railway Company. (*Question* 202. *Papers* 200536/2.) **(X Decision 28)**
29. A lady lives with her uncle, who is an invalid and needs someone to look after his household; she receives *no* fixed wages.	That the applicant is *not* employed by her uncle under a contract of service, and her employment is accordingly not employment within the meaning of the National Insurance Act. (*Question* 225. *Papers* 200523/1.) **(X Decision 29)**
30. The applicant is employed as foreman of the tool and gauge department. His duties consist mainly of the supervision of the work; but he also examines the tools used by the workmen and tests the accuracy of the finished work.	That the employment of applicant as foreman in the tool and guage department of the Hoffman Manufacturing Company is *not* employment by way of manual labour, and that as his rate of remuneration exceeds £160 a year he is not required to be insured. (*Question* 329. *Papers* 200779/1.) **(X Decision 30)**
31. The applicant is employed by a firm for making experiments and designing special machines as a result of the experiments; occasionally and incidentally he performs certain manual work. His salary is over £160 per annum.	That the employment of the applicant as a designer of machines for special purposes is *not* by way of manual labour, and is not employment within the meaning of the National Insurance Act. (*Question* 404. *Papers* 200229/1.) **(X Decision 31)**
32. A man was employed by a person who is not a builder to do some brickwork in connection with the building of a shop,	That the employment of the applicant *was* employment under a contract of service and was accordingly employment within the

Brief particulars of case.	*Decision.*
and wages were paid by the hour. On July 17th the man was discharged as the result of a dispute as to the manner in which the work was being performed.	meaning of the National Insurance Act. (*Question* 424. *Papers* 200925/2.) **(X Decision 32)**
33. A man is employed for 10 hours on each week-day, and one hour on Sunday. His weekly wage is 14*s.* with free rent of a cottage, worth 2*s.* a week. The question is whether the employer is entitled to deduct 4*d.* a week from his wages.	That, since the employee referred to in the application must be held to be employed during seven days in the week, the rate of remuneration *exceeds* 2*s.* but *does not exceed* 2*s.* 6*d.* a working-day, and that the rate of contribution payable by him is therefore 3*d.* a week, his employer paying 4*d.* (*Question* 592. *Papers* 201030/2.) **(X Decision 33)**
34. A Baptist minister receiving under £160 a year is appointed by a vote of the members of the Church and could only be dismissed in a similar manner. He is subject to no control as to the method in which his duties are performed.	That the employment of the minister of a Baptist Church in the circumstances set forth in the application is *not* employment under a contract of service, and accordingly is not employment within the meaning of the National Insurance Act. (*Question* 871. *Papers* 37467/12.) **(X Decision 34)**
35. The Junior Army and Navy Stores, Limited, employ a foreman in the dispensary, who checks the work done by assistants and occasionally dispenses prescriptions himself. The remuneration is at a rate exceeding £160 a year.	That the employment by applicants of a person as foreman of the dispensary in the Junior Army and Navy Stores at a rate of remuneration exceeding £160 a year is *not* employment by way of manual labour, and is therefore not employment within the meaning of the National Insurance Act. (*Question* 393. *Papers* 201137A/5.) **(X Decision 35)**
36. A foreman-cooper is employed at a salary of £3 5*s.* per week. His chief duty is to supervise the work of coopers and scaldmen, but he occasionally has to tap a cask.	That the employment by applicants of a foreman-cooper is employment *otherwise* than by way of manual labour at a rate of remuneration exceeding in value £160 per annum, and he is therefore not required to be insured. (*Question* 57. *Papers* 20058911.) **(X Decision 36)**
37. A bootmaker, who has a business of his own, is employed to teach bootmaking and repairing to the boys of a Reformatory School. He is subject to direction by the School Superintendent as to the performance of the duties.	That the person who is employed to instruct the boys of the abovementioned school in the making and repairing of harness and boots *is* employed under a contract of service within the meaning of the National Insurance Act, and is required to be insured thereunder. (*Question* 120. *Papers* 200358/2.) **(X Decision 37)**

Brief particulars of case.	*Decision.*
38. A boy is employed by a firm, which consists of his father and his uncle. The firm pays 15*s.* per week for the boy's services, this sum being paid direct to the father, who provides his son with maintenance and pocket money. The question is whether the son is employed by his father without wages or money payment, and therefore excepted from insurance.	That the employment of the applicant's son does not fall within the exception provided by Part II. (*f*) of the First Schedule to the National Insurance Act, and that he *is* required to be insured. (*Question* 117. *Papers* 201234/1.) **(X Decision 38)**
39. A barrister's clerk is employed by six barristers. He is paid by a compulsory addition to or percentage on his employers' fees, and his total annual remuneration does not exceed £160 per annum. The question asked is whether he falls under the exception provided by Part II. (*e*) of the First Schedule to the Act.	That a barrister's clerk is not an agent within the meaning of Part II. (*e*) of the First Schedule to the National Insurance Act, and that his employment *is* employment within the meaning of the Act, if the rate of his remuneration does not exceed £160 a year. (*Question* 213. *Papers* 200210/5/12.) **(X Decision 39)**
40. A man is engaged by two firms as a recoverer of missing sewing machines let out on hire. He is given a list of missing hirers, and may, if he likes, take steps to recover the machines. He receives a commission of 5*s.* for each machine so recovered.	That the applicant is *not* employed under a contract of service and is not required to be insured under the National Insurance Act. (*Question* 877. *Papers* 201143/1.) **(X Decision 40)**
41. A show-card designer and artist is employed at a salary of £17 6*s.* 8*d.* per month; his work consists of making sketches and rough drawings for advertising purposes.	That the employment by applicants of a show-card designer at a rate of remuneration exceeding £160 a year is employment *otherwise* than by way of manual labour, and is therefore not employment within the meaning of the National Insurance Act. (*Question* 315. *Papers* 200943/3.) **(X Decision 41)**
42. The applicant employs a woman as a housekeeper; he pays no money wages, but provides her with board and lodging.	That the housekeeper *is* employed by applicant under a contract of service; she is not maintained by her employer, and is an employed person within the meaning of the National Insurance Act. (*Question* 220. *Papers* 200677/1.) **(X Decision 42)**
43. An agent is employed to solicit orders for four firms dealing respectively in cake and meal, cattle medicine, seeds, manures; he is paid by commission upon the goods sold.	That the applicant is *not* employed under a contract of service by the four firms mentioned in the application, and that his employment is accordingly not employment within the meaning of the National

Brief particulars of case.	*Decision.*
The only control exercised by the firms consists in fixing the price of the goods.	Insurance Act. (*Question* 162. *Papers* 200030/1.) **(X Decision 43)**
44. A hotel housekeeper receives a salary of £100 per annum and a regular yearly bonus of £10 10*s*. She occupies two furnished rooms rent free, and is provided with free board and laundry; these emoluments have been valued at £51 per annum at least.	That applicant's employment as housekeeper, which is not by way of manual labour and is remunerated at a rate exceeding £160 per annum, is *not* employment within the meaning of the National Insurance Act. (*Question* 214. *Papers* 200210/4.) **(X Decision 44)**
45. A teacher of music is engaged by various parents to teach their children at a remuneration of so much per quarter.	That the applicant is *not* employed under a contract of service by the parents of the children to whom she teaches music, and that her employment is accordingly not employment within the meaning of the National Insurance Act. (*Question* 226. *Papers* 200510/1.) **(X Decision 45)**
46. An inspector of weights and measures is employed by the Lindsey County Council at a salary of £200 per annum. His duties are the verification and stamping of weights and measures and weighing instruments, the adjustment of weights and measures, and clerical duties.	That the employment of the applicant by the Lindsey County Council as inspector of weights and measures is *not* employment by way of manual labour, and is not employment within the meaning of the National Insurance Act. (*Question* 381. *Papers* 200899/1.) **(X Decision 46)**
47. A man and his wife are employed by a firm as caretakers. They receive no money wages but firing, coal, gas, and the use of certain rooms. The husband's duties are solely those of caretaker and his employment is accordingly excepted, but the wife does certain cleaning work and lighting of fires. The question asked is whether the wife requires to be insured.	That the woman referred to in the application *is* employed within the meaning of the National Insurance Act, and is liable to be insured thereunder. (*Question* 146. *Papers* 200312/1.) **(X Decision 47)**
48. The Bury and District Chamber of Commerce ask whether a foreman in a weaving factory is employed by way of manual labour. The chief work of the foreman consists in keeping the looms in working order.	That the employment of a foreman in a weaving factory on the conditions set out in the application *is* employment by way of manual labour, and that persons so employed are required to be insured under the National Insurance Act whatever their rate of remuneration. (*Question* 35. *Papers* 43874.) **(X Decision 48)**
49. A maternity nurse is employed for periods of a month at a time by various employers at varying rates of remuneration.	That the employment of applicant as a maternity nurse by various patients *is* employment within the meaning of Part I. of the National

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She works under the supervision of a doctor.	Insurance Act, rendering her liable to compulsory insurance thereunder, unless her remuneration from such employment, inclusive of the value of board, lodging, &c., if provided, is at a rate exceeding £160 a year. (*Question* 725.) **(X Decision 49)**
51. A man is engaged by a chemist to distribute hand bills. He undertakes to spend three days in the week in distributing hand bills exclusively for the employer within a certain district at a fixed remuneration of 6*s.* a week.	That the employment of the applicant as bill distributor *is* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 970. *Papers* 200794/1.) **(X Decision 51)**
52. An agent is employed by four firms to solicit orders as he thinks best. Three firms pay by commission only; the other pays also a retaining fee of 5*s.* per week. No control is exercised as to the performance of his duties, which have in each case to be performed within a certain defined area.	That the applicant's employment as a commission agent to solicit orders for various firms is *not* employment under a contract of service within the meaning of the National Insurance Act, and the applicant is accordingly not required to be insured. (*Question* 336. *Papers* 200839/4.) **(X Decision 52)**
53. A clerk is articled to a chartered accountant; a premium of £100 was paid in respect of him. The amount of the premium is returned to the clerk by yearly instalments as follows: — 1st year, £10; 2nd year, £15; 3rd year, £20; 4th year, £25; 5th year, £30.	That the employment of applicant as articled clerk to a chartered accountant *is* employment under a contract of apprenticeship with money payment within the meaning of Part I. (*a*) of the First Schedule to the National Insurance Act, and that he is accordingly liable to be insured under the Act. (*Question* 1100. *Papers* 200514/1.) **(X Decision 53)**
54. A minister of the Reformed Episcopal Church, engaged at a salary of under £160 a year, is nominated by the congregation, subject to the Bishop's veto. He is subject to no control during the performance of his ministerial and pastoral duties, and is not subject to dismissal.	That the employment of a minister of the Reformed Episcopal Church, in the circumstances set out in the application, is *not* employment under a contract of service, and accordingly is not employment within the meaning of the National Insurance Act. (*Question* 788. *Papers* 85181/12.) **(X Decision 54)**
55. A minister of the Welsh Calvinistic Methodist Church is appointed by the Church, and is under no regular control as to the manner in which he shall perform his duties.	That the employment of a Welsh Calvinistic Methodist minister on the terms set out in the application, at a rate of remuneration not exceeding £160 a year, is *not* employment within the meaning of the National Insurance Act. (*Question* 293. *Papers* 200035/1.) **(X Decision 55)**

Brief particulars of case.	*Decision.*
56. A man calls of his own accord at a private house on one day in the week and is generally given the job of sweeping up the yard, &c. The work lasts about an hour and the man is paid 6*d.*	That the employment therein referred to is casual employment otherwise than for the purposes of the applicant's trade or business, and is therefore *excepted* from the compulsory provisions of the National Insurance Act by Part II. (*h*) of the First Schedule. (*Question* 136. *Papers* 200589/2.) **(X Decision 56)**
57. A man is employed to work a small milk round; the work involves services during about three hours in the morning and two hours in the afternoon of each week day, and three hours on Sunday morning—a total of not over 36 hours a week. The remuneration is 10*s.* a week and a commission when the sales exceed a certain amount.	That the ordinary remuneration received by the milk salesman referred to during a week of 36 hours is at a rate of 2*s.* 6*d.* a working day (which for this class of employment may be taken to consist of nine hours). If commission is earned in the week, the rates exceed 2*s.* 6*d.* a working day. The rates of contributions payable will vary accordingly. (*Question* 866. *Papers* 201298/2.) **(X Decision 57)**
58. A lady teaches music and general subjects at her own home and at the homes of her pupils. No control is exercised over her as to the method of performance of her duties.	That the applicant's employment as teacher of music and general subjects at her own home and at the homes of her pupils is *not* employment under a contract of service within the meaning of Schedule I., Part I. (*a*), to the National Insurance Act, and that the applicant is accordingly not required to be insured under the Act. (*Question* 428. *Papers* 201124/5.) **(X Decision 58)**
59. A son is employed by his father in a general engineering shop. He is maintained by his father, who gives him voluntarily a weekly sum of 4*s.* to 6*s.* as pocket-money. This pocket-money would be paid whether services were rendered or not.	That the applicant's son not being in receipt of wages or other money payment in respect of his employment by applicant is *excepted* from compulsory insurance under the National Insurance Act by Schedule I., Part II. (*f*). (*Question* 208. *Papers* 200338/1.) **(X Decision 59)**
60. A son assists his mother in her public house business; he interviews the travellers, orders the goods, and generally conducts the business. He receives maintenance but no fixed wages; he also receives occasional gifts of money, amounting to about £10 a year.	That the applicant is *not* employed within the meaning of the National Insurance Act in respect of the assistance which he renders in his mother's public house business. (*Question* 573. *Papers* 200076/3.) **(X Decision 60)**

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61. A niece assists her aunt in various departments of the latter's dressmaking business; she does not receive a fixed salary or a definite share in profits but the aunt provides her with expenses, pocket-money, board and lodging, clothing, &c.	That the employment of the applicant by her aunt to assist in the latter's dressmaking business is *not* employment within the meaning of the National Insurance Act. (*Question* 167. *Papers* 200177/2.) **(X Decision 61)**
62. A certified midwife is engaged by various patients, and is ordinarily in sole charge of the cases she attends.	That a certified midwife who, in the circumstances set out in the application, performs her duties without the supervision of a qualified medical practitioner is *not* employed under a contract of service within the meaning of the National Insurance Act and is not required to be insured thereunder. (*Question* 1041. *Papers* 201213/3.) **(X Decision 62)**
63. A timber merchant purchases standing trees and engages a man to cut and trim the trees at so much a load. The tree feller engages and pays his own helpers. The merchant exercises no control over the feller beyond expecting the work to be done in a satisfactory manner.	That the employment by the applicant of a tree feller to cut and trim trees at so much a load is *not* employment under a contract of service within the meaning of Schedule I., Part I. (*a*), to the National Insurance Act. (*Question* 1042. *Papers* 200715/5.) **(X Decision 63)**
64. Applicant employs casually various persons such as labourers and carpenters to execute repairs to cottages owned and let by him.	That the persons employed casually by the applicant to do repairs to cottages owned and let by him are not so employed for the purposes of the applicant's trade or business within the meaning of Schedule I., Part II. (*k*), to the National Insurance Act, and are accordingly *not* required to be insured in respect of such employment. (*Question* 405. *Papers* 200161/1.) **(X Decision 64)**
65. A clerk under an Urban District Council receives a salary of £160 per annum. In addition to the salary, he is allowed 6*d.* for tea whenever he works overtime, the value of this allowance averaging about 5*s.* a year.	That the employment of the applicant as Clerk under an Urban District Council is *not* employment within the meaning of the National Insurance Act, as the rate of remuneration brings it under the exception of Part II. (*g*) of the First Schedule (*Question* 101. *Papers* 201124/2.) **(X Decision 65)**
66. The master of a small trading vessel is remunerated by a share in the freight on the system known as "sailing by the thirds." The master	That the master of the trading vessel referred to in the application, who is employed by applicant under certain conditions known as "sailing by the thirds," *is* employed

Brief particulars of case.	*Decision.*
usually arranges what cargoes shall be carried, but the owner can cancel orders for freights arranged by the master, and can direct the master to take up specific freights at certain ports. The master engages, pays, and dismisses the mate.	under a contract of service within the meaning of Schedule I., Part I. (*a*), to the National Insurance Act, and is liable to be insured thereunder. (*Question* 268. *Papers* 200424/2.) **(X Decision 66)**
67. A firm employ a foreman lighterman at a salary of £3 10*s.* a week. The principal duty of the foreman is to superintend the loading and unloading of vessels; occasionally he assists in the duties which the workmen are performing.	That the employment by applicants of a foreman lighterman, on the conditions set out in the application, is *not* employment by way of manual labour within the meaning of Schedule I., Part II. (*g*), to the National Insurance Act, and as his rate of remuneration exceeds £160 a year he is not required to be insured. (*Question* 416. *Papers* 200712/1.) **(X Decision 67)**
68. Men are casually employed by a firm of brewers for haymaking in fields occupied by the firm; these fields are used for the brewery horses.	That the employment of casual haymakers in fields occupied by applicants *is* employment within the meaning of the National Insurance Act. (*Question* 730. *Papers* 200694/6.) **(X Decision 68)**
69. A man is employed by the Bradford City Corporation to turn on the water at a reservoir in the morning and to turn it off in the afternoon; these services occupy about 40 minutes a day. The remuneration is 6*s.* a week and the use of certain land. The employee could be dismissed at one month's notice; he receives directions from an official of the Corporation.	That the employment of the applicant by the Bradford City Corporation in turning on and off the water at a reservoir *is* employment within the meaning of the National Insurance Act. (*Question* 299. *Papers* 200084/2.) **(X Decision 69)**
70. An advertising agency employs men to carry sandwich boards in public streets for advertising purposes. The men are paid at an hourly rate.	That the men engaged by applicants to carry sandwich boards *are* employed under a contract of service within the meaning of the National Insurance Act, and are insurable. (*Question* 157. *Papers* 200089/1.) **(X Decision 70)**
71. A plasterer is employed by various builders for work on houses. He takes on work at an agreed sum per yard, engaging and dismissing his own men; when working for more than one employer he will sometimes work with one lot of his men on one day and work on another job the next day. The	That the employment of a plasterer by a builder, on the terms set out in the application, is *not* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 447. *Papers* 20079/1.) **(X Decision 71)**

Brief particulars of case.	*Decision.*
employer retains the right to insist that the work shall be done in a proper manner according to the custom of the trade, and may inspect materials used and require them to be according to specification.	
72. A firm employ a foreman in their fitting shop and boiler house. Approximately 70 per cent. of his time is spent in marking out, measuring up, examining, and generally supervising work on which fitters and others are engaged; and 30 per cent. of his time spent on actual fitter's work connected with repair of general plant and making of new plant.	That the employment by applicants of a foreman in their engineering department is *not* by way of manual labour, and, as his rate of remuneration exceeds £160 a year, he is not liable to be insured. (*Question* 965. *Papers* 33117/12.) **(X Decision 72)**
73. A lady who keeps a private asylum engages a dressmaker (who has a business of her own) to do work in the asylum for the inmates, the remuneration being 2*s.* a day and board.	That the employment of the applicant in dressmaking at a private asylum *is* employment within the meaning of the National Insurance Act. (*Question* 179. *Papers* 201295/2.) **(X Decision 73)**
74. A man is employed by a business firm as carver in the assistants' dining hall.	That the employment by the applicants of a man to carve in the assistants' dining hall *is* employment by way of manual labour within the meaning of Schedule I., Part II. (*g*) of the National Insurance Act, and that he is therefore insurable irrespective of the rate of his remuneration. (*Question* 544. *Papers* 201090/3.) **(X Decision 74)**
75. Applicant is employed by two dentists, who are practitioners, to perform the ordinary duties of a qualified dentist. His rate of remuneration exceeds £160 a year.	That the applicant's employment in the capacity of a qualified dentist is *not* employment by way of manual labour within the meaning of Schedule I., Part II. (*g*), to the National Insurance Act, and, accordingly, as the rate of his remuneration exceeds £160 per annum, he is not required to be insured. (*Question* 193. *Papers* 200809/2.) **(X Decision 75)**
76. (*a.*) *Master of R.M.S.* "*Orama.*" Remuneration.—£600 per annum and maintenance on board. Duties.—Responsible for navigation and management of steamer. Does no manual	That the master, 1st officer, inward pilot, 1st, 2nd, 3rd and 4th engineers, purser, chief cook and chief steward of R.M.S. "*Orama*" and the master and chief engineer of SS. "*Woodfield*" are *not* employed by way of manual labour within

Brief particulars of case.	*Decision.*
work except in extraordinary circumstances, *e.g.*, in case of accident.	the meaning of Schedule I., Part II. (*g*), to the National Insurance Act, and, accordingly, as their remuneration is at a rate exceeding £160 per annum, they are not required to be insured thereunder. (*Question* 373. *Papers* 39008.) **(X Decision 76)**
(*b.*) *1st Officer*, "*Orama.*" Remuneration.—£15 a month and maintenance on board. Duties.—Assists in navigation of ship. Superintends loading and discharging of cargo, and makes entries in ship's logs and tally books. Does no manual work except in extraordinary circumstances arising out of accidents, &c.	
(*c.*) *Purser on R.M.S.* "*Orama.*" Remuneration.—£30 a month and maintenance on board. Duties.—Clerical work only.	
(*d.*) *1st Engineer*, "*Orama.*" Remuneration.—£29 3*s.* 4*d.* a month and maintenance on board. Duties.—Superintends entire engine-room staff, and all machinery on board. Does no manual work except in extraordinary circumstances arising out of accidents, &c.	
(*e.*) *2nd Engineer*, "*Orama.*" Remuneration.—£18 a month and maintenance on board. Duties.—Direct control of engine-room and stoke-hold staff. Starting and controlling all descriptions of machinery. Repairing and overhauling machinery as and when required. Watch-keeping engineer.	
(*f.*) *3rd Engineer*, "*Orama.*" Remuneration.—£14 a month and maintenance on board. Duties.—Starting and controlling all descriptions of machinery. Repairing and overhauling machinery as and when required. Watch-keeping engineer.	
(*g.*) *4th Engineer*, "*Orama.*" Remuneration.—£12 a month and maintenance on board. Duties.—Similar to those of 3rd engineer.	

Brief particulars of case.	*Decision.*
(*k.*) *Chief Cook*, "*Orama.*" Remuneration.—£15 a month and maintenance on board. Duties.—Supervises cooking and at times assists. (*i.*) *Chief Steward*, "*Orama.*" Remuneration.—£17 a month and maintenance on board. Duties. — Superintending and clerical work, no manual work except in extraordinary circumstances arising out of accidents, &c. (*k.*) *Inward Pilot*, "*Orama.*" Remuneration.—About £28 for inward pilotage from Isle of Wight to Gravesend. Duties.—Advising captain as to navigable channels from Isle of Wight to Gravesend. (*l.*) *Master of SS.* "*Woodfield.*" Cargo carrying steamship. Remuneration.—£20 a month and maintenance on board. Duties.—Responsible for management and navigation of steamer. Does no manual work except in extraordinary circumstances arising out of accidents, &c. (*m.*) *Chief Engineer*, "*Woodfield.*" Remuneration.—£18 a month and maintenance on board. Duties.—Superintends the engine-room staff. Starts and controls all descriptions of machinery. Repairs and overhauls machinery as and when required. Keeps watch, &c.[1]	
78. A man who, with his brother and mother, is trustee of his late father's estate is manager of a retail drapery business which forms part of the estate. The profits from the estate go to the mother during her life. The manager receives a salary and free house and gas.	That the employment of the applicant as manager of a business which is a portion of his late father's estate, of which he is a trustee, is *not* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 242. *Papers* 200076/1.) **(X Decision 78)**
79. A man is employed by a barge-owner at Colchester as master	That the employment of the applicant by a barge-owner as master

[1] (NOTE.—*See also* X Decisions 256, 256A and 256B.)

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of a barge. The master and owner each takes one-half of the freight money and each pays one-half of the working expenses; the freightage money is drawn by either master or owner. While the vessel is undergoing repairs the master is paid a weekly wage by the owner. The master engages the mate. The duties of the master are to load, unload, and sail the barge as instructed by the owner, who has the right to direct the master to proceed to a certain place and bring back a specified cargo. The master is subject to dismissal on the discharge of the cargo.	of a barge whose remuneration consists of a share in the freight *is* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 769. *Papers* 200782/18.) **(X Decision 79)**
80. A man is employed by a firm of lighter-owners to take charge of lighters carrying coal on the Medway, between Rochester and Maidstone. He takes a lighter for loading to Rochester when instructed to do so, and is paid 1*s.* 4*d.* per ton per journey, less expenses of towing, lock dues, &c. He can be dismissed by the owners as soon as the freight is brought home and discharged.	That the employment of the applicant by a firm of lighter-owners to take charge of lighters carrying coal on the Medway, between Rochester and Maidstone, *is* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 1090. *Papers* 200716/2.) **(X Decision 80)**
81. A lady is employed as a dispenser of medicines by a qualified medical practitioner at a salary of 30*s.* a week. She works without supervision, prescriptions being written out by the doctor and made up by her.	That the employment of the applicant as dispenser of medicines by a qualified medical practitioner *is* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 274. *Papers* 200622/1.) **(X Decision 81)**
82. A man is employed by a barge-owner at Colchester as master of a barge; he is remunerated by one-half of the gross freightage, less half the expenses (tolls, dues, &c.). When the vessel is undergoing repairs he is paid a weekly wage by the owner. The master ordinarily engages the mate and crew. Both owner and master may obtain freights as opportunity offers; the master takes orders from the merchant whose cargo is to be carried as to the destination and disposition of the freight, but the owner has the	That the employment of the applicant by a barge-owner as master of a barge, whose remuneration consists of a share of the net freightage, *is* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 1091. *Papers* 200782/18.) **(X Decision 82)**

Brief particulars of case.	*Decision.*
right to direct whether any cargo shall be accepted or refused. The master is liable to dismissal on the discharge of the cargo being completed.	
83. A professor gives lessons in singing to any pupils of a college who desire to have them. She is paid through the college, which receives fees from the parents, of which 10 per cent. is retained by the college and the balance handed to the professor. The professor is not controlled by the college authorities as to her method of teaching or otherwise.	That the employment of a professor at a college in the circumstances set out in this application is *not* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 666. *Papers* 201272/4.) **(X Decision 83)**
84. A man is employed at a woollen mill as scribbling engineer at a salary of £5 weekly. His duties are essentially to see that the scribbling machinery is in good running order, and a part of his time is spent in the adjustment thereof.	That the applicant's employment as scribbling engineer in a woollen mill *is* employment by way of manual labour, and that the applicant is accordingly required to be insured under the National Insurance Act irrespective of the rate of his remuneration. (*Question* 612. *Papers* 200838/4.) **(X Decision 84)**
85. A masseuse is appointed by the committee of an infirmary at a remuneration of £21 a year, the employment being terminable by one month's notice; her duties are to massage the women patients, subject to the orders of the infirmary doctors.	That the employment of the applicant as masseuse in an infirmary *is* employment under a contract of service within the meaning of Schedule I., Part I. (*a*), to the National Insurance Act, and that she is accordingly liable to be insured in respect thereof. (*Question* 1082. *Papers* 201225/1.) **(X Decision 85)**
86. A piecework ironworker works in an ordinary week from 58 to 60 hours. During a particular week she worked 31½ hours, and earned 10s.	That for the week therein referred to, a contribution of 3*d.* each is payable by the employer and employee respectively. (*Question* 1112. *Papers* 201124/3.) **(X Decision 86)**
87. A man is employed by a firm of wholesale clothiers as overlooker in the cutting room and cutter of paper patterns from which the workmen cut the cloth. He receives a salary of £4 10s. a week.	That the employment of the applicant by a firm as overlooker in the cutting room and pattern cutter at a rate of remuneration exceeding in value £160 a year, is *not* employment by way of manual labour and is therefore excepted under Part II. (*g*) of the First Schedule to the National Insurance Act. (*Question* 484. *Papers* 200627/2.) **(X Decision 87)**
88. A Civil Engineer is employed by the London County Council at a salary exceeding £160 per	That the applicant's employment under the London County Council as a Civil Engineer is *not* employ-

Brief particulars of case.	*Decision.*
annum. His duties consist of surveying, drawing, estimating.	ment by way of manual labour, and accordingly as his remuneration exceeds £160 per annum he is not required to be insured under the National Insurance Act. (*Question* 516. *Papers* 200206/8.) **(X Decision 88)**
89. A man is employed as outside porter at a railway station. The railway company supply him with a badge, cap and coat. The man is mainly occupied in carrying luggage for passengers, but he also sweeps the platforms of the station occasionally. He receives no wages from the company and is dependent on the public for his remuneration. Any orders necessary are given by the station superintendent, who has general control.	That the employment of the applicant as outside porter at a railway station, whose duties include the sweeping of platforms subject to the control of the station superintendent, *is* employment by the railway company under a contract of service within the meaning of the National Insurance Act. (*Question* 1114. *Papers* 201040/2.) **(X Decision 89)**
90. A man is employed as Assistant Overseer to the Overseers of the Poor of a Parish, and also as Clerk to the Parish Council. He receives directions from the Overseers and the Parish Council; his duties are the making and collecting of the parish rates and the duties of clerk to the Council. His remuneration is at a rate not exceeding £160 a year.	That the employment of the applicant as Assistant Overseer, in the circumstances set out in the application, is *not* employment under a contract of service within the meaning of the National Insurance Act, and that the applicant is not liable to be insured under the Act in respect of his employment. (*Question* 111. *Papers* 200007/1.) **(X Decision 90)**
91. A man is employed by a barge owner at Blackfriars bridge, London, as captain of a sailing barge. The owner and captain each take one-half of the net earnings of the barge; the freightage money is sometimes drawn by the owner, sometimes by the captain. The captain engages and pays the mate. The owner issues orders as to what journey shall be undertaken. The captain may be dismissed at the termination of any voyage.	That the employment by the applicant of a captain of a sailing barge who is remunerated by a share in the net profits of the barge on the conditions set out in the application *is* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 1103. *Papers* 201059/1.) **(X Decision 91)**
92. The Rochester and Southwark Diocesan Deaconess Institution provides for the training and sending out for active work of women as either deaconesses or licensed lay workers under the parochial clergy in the dioceses. Dea-	That the employment of the deaconesses and licensed lay workers referred to in the application is *not* employment under a contract of service within the meaning of the National Insurance Act, and that they are accordingly not required to be insured in respect of

Brief particulars of case.	*Decision.*
consesses are admitted to their office by the Bishop, and enter an order of ministry in the Church. Licensed lay workers go out, after two years' training, to work under the clergy with the licence of the Bishop. Both classes of workers are employed for whole time at a rate of remuneration not exceeding £160 a year. The incumbent gives general directions as to their work, which consists principally of visiting, teaching and conducting girls' clubs or women's meetings.	such employment. (*Question* 318. *Papers* 201075/1.) **(X Decision 92)**
93. A lady visits a private school for the purpose of giving lessons. The principal of the school secures for her the best fees obtainable from the pupils' parents, and these fees are paid over to the visiting teacher, less a percentage which is retained towards the upkeep of the school. The teacher determines the length of the lessons, the hours being arranged to suit the mutual convenience of teacher and pupils; the principal has no right of control over the teacher's work.	That the employment by the applicant of a visiting teacher at a school, who is paid fees obtained from parents less a commission retained by the school, in the circumstances set out in the application is *not* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 17. *Papers* 64403.) **(X Decision 93)**
94. A woman is employed as twister in a Halifax worsted spinning mill at a remuneration of 12*s.* a week. The twister works regularly for 10 hours on each day from Monday to Friday and 5½ hours on Saturday—a total of 55½ hours' service a week.	That the remuneration of the woman employed as twister is for purposes of the Second Schedule to the National Insurance Act at a rate of 2*s.* a working day and that the rate of contribution payable is as follows:— To be paid by the employer ... ... 4*d.* To be paid by the contributor ... ... 1*d.* (*Question* 1147. *Papers* 200093/4.) **(X Decision 94)**
95. A woman washes regularly the overalls worn by employees of Messrs. Liberty & Co. She is engaged by the firm, and the articles are given out to her to wash at a price of so much per article.	That the employment of the applicant in washing overalls for Messrs. Liberty & Co. is *not employment as an Outworker* within the meaning of Schedule I., Part I. (*c*), to the National Insurance Act, and that she is not liable to compulsory insurance in respect of such employment. (*Question* 966. *Papers* 201137A/43.) **(X Decision 95)**

Brief particulars of case.	*Decision.*
96. A daughter does the housework in her mother's house. The house is in the mother's name, but another daughter, also living in the house, provides all the household expenses, including the complete maintenance of the employee referred to in the application. Occasional money payments are made to the employee in the form of gratuities.	That the employment of the applicant's daughter under the conditions set out in the application is *not* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 470. *Papers* 200984/1.) **(X Decision 90)**
97. A daughter acts as housekeeper to her father; 45*s.* a week is paid to the daughter, out of which she provides board, replacement of breakages, charwoman's wages, and her own clothes; all other household expenses are paid by the father. The daughter is not subject to control as to the method of performance of her duties.	That the employment by the applicant of his daughter to act as his housekeeper is *not* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 1148. *Papers* 201253/1.) **(X Decision 97)**
98. A man is employed as captain of a barge by a firm of barge-owners at Stanford-le-Hope. The firm take half the freight paid to them by the merchants; of the balance, the captain takes two-thirds, and the mate one-third. The captain can be dismissed on a freight's notice, that is to say, the time taken to transport one cargo. When the barge is laid up for repairs the men are paid an hourly wage.	That the employment by the applicants of a captain of a barge, who is remunerated by a share in the earnings of the vessel, *is* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 508. *Papers* 200251/2.) **(X Decision 98)**
99. Teachers are employed by the Bolton Education Committee at a salary of £150 a year for whole-time service as ordinary day teachers. Some also earn £20 per annum under the same authority by taking evening classes and examinations. This work is undertaken under a separate agreement. Others earn about £20 per annum for evening work under a different authority. The contract for day service contains a stipulation that the teacher may engage in other occupations outside school hours, but shall not be required to perform any additional duties.	That the ordinary employment of the teachers referred to in the application is for whole-time service at a rate of remuneration *not exceeding* £160 per annum, and that accordingly the teachers are required to be insured under the National Insurance Act. The remuneration for additional work undertaken under a separate contract cannot be added to the teacher's ordinary salary for the purpose of exception under Schedule I., Part II. (*g*). (*Question* 95. *Papers* 200031/1.) **(X Decision 99)**

Brief particulars of case.	*Decision.*
100. Three brothers work in partnership as a firm of curry comb makers; each of the brothers receives remuneration from the firm according to the work done by him. The brothers have equal control over the affairs of the business.	That the employment of the applicant by the firm in which he is a partner is *not* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 575. *Papers* 200511/2.) **(X Decision 100)**
101. Men are employed by a publishing firm to carry parcels of newspapers to the station and trams. The parcels are handed to the men with instructions to place them on certain trains or trams; sometimes the men accompany the firm's motor cars along specified routes for the purpose of distributing parcels to newsagents. The employment lasts for about 2 or 3 hours daily, the remuneration being 1*s.* per day. The carriers are required to be on duty at a certain hour, and to sign for their wages each day.	That the employment by the applicants of carriers of parcels of newspapers in the circumstances described in the application *is* employment under a contract of service within the meaning of the National Insurance Act, and such persons are liable to be insured in respect of that employment. (*Question* 158. *Paper* 200089/2.) **(X Decision 101)**
102. A man is employed by a firm for the designing of men's, women's and boys' clothing, and the cutting of paper patterns for the same. His salary is £208 per annum.	That the employment by applicants of a designer of clothing and cutter of patterns is *not* employment by way of manual labour within the meaning of the National Insurance Act; and that in view of the rate of his remuneration the employee is excepted under Schedule I., Part II. (*g*). (*Question* 24. *Papers* 32233/12.) **(X Decision 102)**
103. A man undertakes work as a thatcher of ricks and houses. He fixes his own price: for rick thatching, so much a rick; for house thatching, so much per 100 feet. The person who requires the thatching to be done gives the necessary directions.	That the employment of the applicant by various persons as thatcher of ricks and houses is *not* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 163. *Papers* 200036/2.) **(X Decision 103)**
104. A man is employed by several farmers to tent cows by the road-side. He is paid 1*s.* per week for each cow so tented. He fetches the cows after milking-time, takes them out to any road he likes and returns them in time for evening milking. No control is in fact exercised by the owner, but the applicant is liable to dismissal for injury to cows arising from his neglect.	That the employment of the applicant in tenting cows under the conditions set out in the application *is* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 528. *Papers* 200938/1.) **(X Decision 104)**

Brief particulars of case.	*Decision.*
105. An agricultural labourer is employed by a farmer at a normal wage of 13*s.* a week for six days' service. During harvest-time the labourer usually earns extra money; the total remuneration earned during harvesting in 1911 was £9 7*s.* 6*d.* for one month's work; no harvesting money has been earned during the present year.	That the remuneration of the applicant in the week as to which the question is raised is at a rate exceeding 2*s.* but not exceeding 2*s.* 6*d.* a working day, and that the contribution payable for that week by the employer is 4*d.* and by the contributor 3*d.* (*Question* 1134. *Papers* 200794/2.) **(X Decision 105)**
106. A Collector of Poor Rates is appointed by the Guardians of the Poor of a Parish under statutory power. His duties are prescribed partly by statute and partly by orders issued by the Local Government Board. He can only be dismissed with the consent of that Board, by whom the amount of his remuneration is prescribed.	That the employment of applicant as Collector of Poor Rates under the Guardians of the Poor of a Parish is *not* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 1167. *Papers* 200932/3. **(X Decision 106)**
107. A bill distributor contracts with various firms to deliver bills at certain prices per thousand. No right of control is reserved by the employers as to the way in which the work should be performed.	That the applicant's employment to deliver bills for various firms in the circumstances explained in the application is *not* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 671. *Papers* 200927/4.) **(X Decision 107)**
108. The manager of a department of a business firm receives an annual salary of £150 a year; in addition, he earns a certain amount each year by overtime work, and a yearly "bonus" (not payable under any definite agreement) has also been paid to him during the last six years. The amounts of bonus and overtime allowance since 1906 have been as follows:—	That the employment of the applicant at a salary of £150 a year with an addition for overtime and a bonus is at a rate of remuneration exceeding in value £160 a year, and that the employment is *excepted* under Part II. (*g*), of the First Schedule to the National Insurance Act. (*Question* 813. *Papers* 38717.) **(X Decision 108)**

	Bonus	Overtime. £	*s.*	*d.*
1906.	Nil	1	17	6
1907.	£5	2	1	3
1908.	£5	2	7	3
1909.	£5	2	4	3
1910.	£10	2	2	9
1911.	£10	5	10	3
1912.	£10	6	15	0

109. The Postmaster-General employs certain persons as "caretaker-operators" in connection with the telephone	That the employment by the Postmaster-General of the caretaker-operators referred to in the application *is* employment under

Brief particulars of case.	*Decision.*
service. Each caretaker-operator is in charge of an exchange located in premises owned or rented by the Post Office. He must arrange for someone to be in attendance to deal with the telephone calls received at any hour of the day or night; he also acts as caretaker of the premises; he undertakes that these duties shall be performed either by himself or by some competent assistant; he is subject to the same discipline as other Post Office officials. The remuneration consists of free quarters, &c., and usually a weekly wage; the agreement may be determined by three months' notice on either side, and the Postmaster-General may summarily dismiss in the case of misconduct.	a contract of service within the meaning of the National Insurance Act. (*Question* 849. *Papers* 86649.) **(X Decision 109)**
110. The Postmaster-General employs certain persons as "exchange attendants" in connection with the telephone service. A telephone switch is erected in premises owned or rented by the attendant, who undertakes, by himself and his employees, to arrange for someone to be in attendance to deal with telephone calls received at any hour of the day or night. He is required to carry out instructions given him by Post Office officials. The remuneration is usually by a fixed sum per annum for each line connected with the switch, subject to a minimun and maximum limit; the agreement is terminable by three months' notice on either side.	That the employment by the Postmaster-General of the exchange attendants referred to in the application *is* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 849. *Papers* 86649.) **(X Decision 110)**
111. A minister is appointed to a branch mission church connected with a Congregational Church. The appointment is made by the parent Church, which has power to dismiss the minister at three months' notice; the engagement is for one year, the appointment being renew-	That the employment of the applicant as minister of a branch Congregational Church in the circumstances set out in the application is *not* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 1178. *Papers* 38050/12.) **(X Decision 111)**

Brief particulars of case.	*Decision.*
able annually. The minister is liable to be advised or directed by the parent Church, either throngh its secretary, or through the steward who is specially appointed to superintend the work of the branch church. All actions of the branch church are subject to the veto of the parent Church. The duties of the minister are those of a pastor of a Congregational Church.	
112. A man is employed by a golf club as the club's professional and green keeper; the employment involves whole time service. The professional is responsible for the performance of the following duties: to maintain the links and control the staff of ground men; to take charge of competitions and send reports and results to the Press; to supply golf clubs and other accessories to members and to execute repairs thereto at reasonable charges; to play the game of golf with members and permitted visitors, and to give instruction therein at fees approved by the Committee. A salary of £78 per annum is paid by the club to the professional. In addition the club provides him rent free with a site for a shop where he carries on, for his own benefit, the business of making and repairing golf clubs, selling golf balls, &c., the professional having the sole and exclusive right to carry on such business on the links of the golf club. The professional and his assistants are moreover the only persons entitled to charge fees for playing golf with members and visitors and for giving instruction. The profits derived by the professional from the shop are estimated at £45 per annum and from the fees for tuition £52.	That the employment of the golf professional referred to in the application is not employment by way of manual labour and that, as he is remunerated at a rate exceeding £160 a year, he is *excepted* from compulsory insurance by Part 2 (*g*) of the First Schedule to the National Insurance Act. (*Question* 321. *Papers* 36536/12.) **(X Decision 112)**
113. A firm employ certain men on Mondays for the purpose of	That the employment of certain men by the applicants for the purpose of

Brief particulars of case.	*Decision.*
carting market produce to and from the Station. Each man provides his own horse and rulley and is paid at the rate of 1*s.* an hour. No orders are given as to the manner in which the cartage is to be done.	carting produce to and from the Station is *not* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 808. *Papers* 200935/5.) **(X Decision 113)**
114. The owners of a water tank boat allow certain boatmen to use the vessel for the purpose of supplying fresh water to ships in the harbour ; the water is obtained from a reservoir rented by the owners of the boat. Of the price charged to the ships for the water the boatmen pay a certain share to the owners of the boat and a commission to any ship's chandler who may have introduced the order. The boatmen are not bound to execute any work for the owners and are not subject to their directions ; they solicit and fulfil the orders without application to the owners.	That the boatmen who are engaged in supplying water to vessels in Falmouth Harbour in the circumstances referred to in the application are *not* employed by the owners of the tank boat under a contract of service within the meaning of the National Insurance Act. (*Question* 475. *Papers* 200406/1.) **(X Decision 114)**
115. A minister of the Presbyterian Church of England is appointed by the Presbytery of Manchester at an annual salary of £150 ; the Presbytery can dismiss in certain circumstances and has a general power of control.	That the employment of a minister of the Presbyterian Church of England under the conditions explained in the application is *not* employment under a contract of service within the meaning of the National Insurance. *Question* 746. *Papers* 200613/1.) **(X Decision 115)**
116. A man is employed as foreman in the meat department of a store at a salary of £208 a year. He superintends the department and can suspend any shopman for unsatisfactory work. He gives the shopman orders for the cutting up of carcases and joints ; frequently does some of the work himself in order to secure the best results. He helps in the general work of the department when assistance is required.	That the employment by the applicants of the foreman butcher referred to at a rate of remuneration exceeding in value £160 a year is *not* employment by way of manual labour and is therefore excepted under Part 2 (*g*) of the First Schedule to the National Insurance Act. (*Question* 391. *Papers* 201137A/3.) **(X Decision 116)**
117. A visiting dressmaker is employed at the houses of various private employers at irregular intervals. The period of employment by an individual employer varies—usually the	That the employment of the applicant as a visiting dressmaker in the circumstances stated in the application is employment of a casual nature otherwise than for the purposes of the employer's trade or

Brief particulars of case.	*Decision.*
employment lasts for one day only, but sometimes it extends over four or five successive days.	business and is, therefore, *excepted* from the compulsory provisions of the National Insurance Act by Part II. (*h*), to the First Schedule. (*Question* 864. *Papers* 201037/3.) **(X Decision 117)**
118. An overlooker in a woollen mill receives a salary of £195 per annum. His duties are substantially to see that the machinery under his charge is kept in good running order and repair. He has to do whatever repairs are necessary and to replace empty "beams" by full ones. He is also given a limited authority as foreman over the workpeople whose machinery he has to look after.	That the applicant's employment as overlooker in a woollen mill under the conditions set out in this application *is* employment by way of manual labour, and that the applicant is accordingly liable to be insured in respect of such employment although his remuneration exceeds £160 a year. (*Question* 482. *Papers* 200834/8.) **(X Decision 118)**
119. A waiter is casually employed by the Leeds and County Liberal Club for the purpose of waiting upon members at lunch; the club is a members' club.	That the employment by the Leeds and County Liberal Club of the waiter referred to is not employment for the purposes of the employer's trade or business and, accordingly, as it is of a casual nature, it is *excepted* under Part II. (*h*) of the First Schedule to the National Insurance Act. (*Question* 708. *Papers* 200828/8.) **(X Decision 119)**
120. A man is employed as caretaker of certain bank premises. The bank provide him with free house, coal and gas, and in addition, with an annual allowance of £12 "for expenses of cleaning material and wages of charwoman." The caretaker is *not* required to account for the expenditure of this allowance and may retain any balance which he does not in fact spend for the purposes mentioned.	That the employment of the applicant as caretaker of bank premises, under the conditions stated in the application, *is* employment within the meaning of the National Insurance Act. The exception given by National Health Insurance (Subsidiary Employments) Provisional Order, 1912, No. 1, does not apply to this case, as money payments are made to the caretaker in respect of his employment. (*Question* 1177. *Papers* 200733/2.) **(X Decision 120)**
122. A man is employed by the Committee of a County Hospital as a collector of subscriptions. He is paid a weekly retaining fee of 5*s*. and a commission on the subscriptions collected. The Committee have the right to regulate the collection of subscriptions. The collector is also employed by four business firms as commission agent.	That the employment of the applicant as collector of subscriptions by the Committee of a County Hospital *is* employment under a contract of service within the meaning of the National Insurance Act; the employment is not excepted under Schedule I., Part 2 (*e*), to the Act. (*Questions* 133. *Papers* 200427/1.) **(X Decision 122)**

Brief particulars of case.	*Decision.*
124. A student teacher is employed by the Lancashire Education Authority in accordance with the Board of Education Regulations for the Preliminary Education of Elementary School Teachers, Chap. VII. The student teacher receives a fixed salary of £20 a year, and is required to do teaching under the supervision of the headmistress.	That the employment of applicant as a student teacher by the Lancashire Education Authority under the conditions set out in the application, *is* employment within the meaning of the National Insurance Act, and she is accordingly liable to be insured in respect of such employment. (*Question* 739. *Papers* 201182/1. *Nov. 1st*, 1912.) **(X Decision 124)**
125. An upholsterer is engaged by a firm of carriage and motor-body builders to upholster motor-cars and carriages on their premises. Directions are only given as to what work is to be done, what patterns are to be used, &c., and not as to the method of doing the work. He is paid by the piece.	That the person engaged by the applicants to upholster carriages and motor-bodies is *not* employed under a contract of service within the meaning of the National Insurance Act, and is accordingly not required to be insured in respect of such employment. (*Question* 87. *Papers* 200583/1. *Nov. 1st*, 1912.) **(X Decision 125)**
126. A man is employed by various employers to keep their books and balance the accounts periodically. He arranges his own time as to when he shall attend, and he is paid so much an hour for the work. The employers do not exercise control over the method of performance of his work.	That the employment of the applicant under the conditions stated in the application for the purpose of keeping books and balancing accounts is *not* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 816. *Papers* 201299/4. *Nov. 1st*, 1912.) **(X Decision 126)**
127. A barge-owner is employed by a firm of paper manufacturers to do the firm's haulage by canal; he carries or collects goods as instructed, using his own barge and horses; he is paid so much per ton of cargo, according to distance. The firm have the first call upon his services, the barge-owner agreeing not to take any other work without first obtaining the firm's permission.	That the employment by the applicants of a barge-owner for the purpose of haulage of the firm's goods by canal is *not* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 604. *Papers* 201285/1. *Nov. 1st*, 1912.) **(X Decision 127)**
128. Deaconesses work in connection with Dr. Barnardo's Mission at Bow. Their services were at first offered voluntarily, but later an honorarium of £30 per year was paid: this is now regularly given. They are also provided with board and lodging. Their duties are to visit the poor and to conduct and assist at all meetings and to do	That the Deaconesses working in connection with Dr. Barnardo's Mission at Bow, under the conditions set out in the application, are *not* employed under a contract of service within the meaning of the National Insurance Act, and are accordingly not required to be insured thereunder. (*Question* 237. *Papers* 200235/1. *Nov. 1st*, 1912.) **(X Decision 128)**

Brief particulars of case.	*Decision.*
the necessary writing and studying in connection with such work. The work is undertaken from religious or charitable motives.	
129. Two brothers and a sister conduct a stationery business which is part of the estate of their father, who died intestate. The widow was appointed administratrix, but receives no salary. The brothers and sister receive a weekly wage for their services. The widow and all the children share equally in the profits at the end of the year.	That the three persons who, under the conditions set out in the application, conduct and manage a stationery business being part of the estate of their father who died intestate are *not* employed under a contract of service within the meaning of the National Insurance Act. (*Question* 127. *Papers* 12/36179. *Nov. 1st*, 1912.) **(X Decision 129)**
130. A man is engaged at Billingsgate Market to take empty cases from the carts of various fishmongers and return them to the wholesale merchants. He leaves 11*d.* with the fishmonger for each case taken and receives 1*s.* from the merchant on delivery.	That the applicant who is engaged at Billingsgate Market by various fishmongers, under the conditions set out in the application, to return empty cases to the wholesale merchants, is *not*, while so working employed under a contract of service within the meaning of the National Insurance Act, and is accordingly not liable to be insured in respect of such occupation. (*Question* 1180. *Papers* 200222/3. *Nov. 1st*, 1912.) **(X Decision 130)**
131. A newsagent undertakes to distribute a free newspaper for the proprietors and receives 3*s.* 6*d.* per thousand copies distributed. The newagent employs men to perform the actual distribution and pays them 3*s.* a thousand copies; he has the right to control the work of these men. The question is whether he is liable for their insurance.	That the men employed by the applicant for the purpose of distributing a newspaper under the conditions stated in the application *are* employed by him under a contract of service within the meaning of the National Insurance Act. (*Question* 676. *Papers* 200927/2. *Nov. 1st*, 1912.) **(X Decision 131)**
132. A lady is employed at a private school as a visiting music teacher at a remuneration of £1 1*s.* per term of 13 weeks in respect of each pupil to whom she gives tuition. The head mistress exercises no control over her. The instruction of each pupil is undertaken by the teacher for a school term.	That the employment of the applicant as visiting music teacher at a private school subject to the conditions stated in the applications is *not* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 1215. *Papers* 200465/3. *Nov. 1st*, 1912.) **(X Decision 132)**
133. A man who has a hairdresser's business of his own is employed by the Surrey County Cricket Club as check-taker and superintendent of the members' luncheon room while first class matches are being played.	That the employment of the applicant by the Surrey County Cricket Club as check-taker and superintendent of the members' luncheon room under the conditions set out in the application *is* employment within the meaning of the National In-

Brief particulars of case.	*Decision.*
	surance Act. The employment is not employment of a casual nature otherwise than for the purposes of the employer's business, and is not excepted under National Health Insurance (Subsidiary Employment) Provisional Order, 1912 No. 1. (*Question* 663. *Papers* 201058/1. *Nov.* 1*st*, 1912.) **(X Decision 133)**
134. A lady is employed as an animal trainer at a menagerie at a weekly salary; she is required to be on duty in uniform from 1 p.m. to 11 p.m., giving exhibitions with trained lions when required (the lions being the property of the employer), to attend any undress rehearsals which may be necessary, and to superintend the feeding and cleaning of the animals; these duties are performed subject to the control of the employer.	That the employment of the applicant as animal trainer under the conditions stated in the application *is* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 593. *Papers* 82219. *Nov.* 1*st*, 1912.) **(X Decision 134)**
135. A Newspaper Printing Company engage a man to sell their newspapers. He buys the papers from the firm, and sells them at the usual rates, retaining himself the difference between the wholesale and retail prices. He agrees to remain at a certain place and sell only the firm's papers. In consideration of this, the firm pay him 1*s.* per day. A superintendent of street sales periodically visits the stand on behalf of the firm to see that the man is there.	That the man who contracts with the applicants to sell their newspapers, under the conditions stated in this application, is *not* employed by the applicants under a contract of service within the meaning of the National Insurance Act. (*Question* 917. *Papers* 200079/8. *Nov.* 1*st*, 1912.) **(X Decision 135)**
136. A man who has a cycle-repairing business of his own is employed by a lady to do repairs in connection with her business. He does the repairs in the employer's workshop; he is timed in and out the shop and is paid at the rate of 8*d.* an hour. The employer retains the right to control the performance of his duties.	That the employment by the applicant of the cycle repairer referred to *is* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 650. *Papers* 200462/2. *Nov.* 1*st*, 1912.) **(X Decision 136)**
137. A girl is employed under a contract of service by a firm of cloth manufacturers to work four looms in a weaving shed. As she is in delicate health, her mother acts as her substitute	That during such mes as the applicant works in the weaving shed as substitute for her daughter in the circumstances referred to she *is* employed by the firm under a contract of service within the meaning of the

Brief particulars of case.	*Decision.*
for one or two hours each day; the full wages, at piecework rate, are paid to the daughter. While the mother is working in the shed she is subject to the usual supervision by the employer. Is the mother employed by the firm under a contract of service?	National Insurance Act. (*Question* 786. *Papers* 200047/1. *Nov.* 1*st*, 1912.) **(X Decision 137)**
138. A woman is employed by the London, Brighton and South Coast Railway Company to wash the ships' linen of their S.S. "Dieppe" and "Sussex." She does the work at her own home and is paid at piece rates.	That the woman who is employed by the London, Brighton and South Coast Railway Company to wash on her own premises the ships' linen of the S.S. "Dieppe" and "Sussex" is *not employed as an outworker* within the meaning of Schedule I., Part I. (*c*), to the National Insurance Act and is not required to be insured in respect of such employment. (*Question* 1217. *Papers* 200658/3. *Nov.* 1*st*, 1912. **(X Decision 138)**
139. The applicant earns on an average 9*s.* a week from his calling as joiner or furniture-maker; he pays this sum, or whatever sum he may earn in the week, to his father, who supplies him with maintenance at an estimated value of 17*s.* a week.	That the applicant is wholly or mainly dependent for his livelihood on the earnings derived from his occupation as joiner or furniture-maker, and *is* accordingly qualified for voluntary insurance, under Section I. (3) (*a*) of the National Insurance Act. (*Question* 1179. *Papers* 201105/3. *Nov.* 1*st*, 1912.) **(X Decision 130)**
140. A chef-de-cuisine is employed at the Hotel Metropole, Leeds. He engages and supervises all the Kitchen Staff, and has charge of all the foodstuffs. He does all the butchering, and when necessary helps in the various cooking departments. He does all the writing of orders, menus, &c. He is remunerated by a fixed salary and an annual bonus which together exceed £160 a year.	That the employment of the applicant as chef-de-cuisine at the Hotel Metropole, Leeds, under the conditions set out in this application, is *not* employment by way of manual labour within the meaning of the National Insurance Act; and that, accordingly, as his remuneration exceeds in value £160 per annum, he is not required to be insured in respect of such employment. (*Question* 779A. *Papers* 200828/10. *Nov.* 1*st*, 1912.) **(X Decision 140)**
141. A cook is employed at a hotel at a salary of £195 per annum. His duties are the ordinary duties of a cook. He is subject to the control of the head chef.	That the applicant's employment as cook at a hotel *is* employment by way of manual labour, and that he is accordingly liable to compulsory insurance under the National Insurance Act irrespective of the rate of his remuneration. (*Question* 670. *Papers* 201137A/27. *Nov.* 1*st*, 1912.) **(X Decision 141)**

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142. A man is employed by a firm of watch and clock makers and repairers at a salary of £3 5*s.* a week. His duties are to repair and clean watches and clocks and to wind clocks in the houses of clients.	That the employment of the applicant as a repairer and cleaner of watches and clocks, at a salary exceeding in value £160 a year, *is* employment by way of manual labour, and that the applicant is accordingly required to be insured in respect of such employment. (*Question* 1095. *Papers* 200267/3. *Nov.* 1*st*, 1912.) **(X Decision 142)**
143. A chief assistant is employed in a dental work-room at a salary of £4 a week, engaged in making artificial teeth, crowns, &c. The bulk of his work is mechanical. He is also engaged for a small portion of his time in supervising other men employed in the work-room.	That the employment by applicants of a chief assistant in a dental work-room *is* employment by way of manual labour within the meaning of Schedule I., Part II. (*g*), to the National Insurance Act, and that the employee is accordingly liable to be insured irrespective of the rate of his remuneration. (*Question* 148. *Papers* 200114/1. *Nov.* 1*st*, 1912.) **(X Decision 143)**
144. A Deputy Coroner is employed by the Coroner of Middlesbrough. He is appointed under the Coroners Act, 1892, and subject to the provisions of the Coroners Act, 1887. He is the holder of an office under Section 4 of the Coroners Act, 1892. He is also the Deputy Coroner for Langborough North, under authority from the Lord of the Wapentake. This is a franchise coronership, under Sections 30 & 42 of the Coroners Act, 1897.	That the person holding the office of Deputy Coroner as set out in this application is *not* employed under a contract of service within the meaning of the National Insurance Act. (*Question* 615. *Papers* 36781/12. *Nov.* 1*st*, 1912.) **(X Decision 144)**
145. A plumber ordinarily working on his own account is occasionally employed by a millowner for the purpose of effecting plumbing repairs and steam-pipe fitting in the mill; he is variously paid by time, by piece, or at a contract rate. As long as the work is done in a competent manner the millowner has no right to control the performance of the plumber's work.	That the employment of the applicant to effect plumbing repairs in a mill under the conditions referred to is *not* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 734. *Papers* 200058/1. *Nov.* 1*st*, 1912.) **(X Decision 145)**
146. The applicant regularly contributes a sporting article for a weekly newspaper and receives 2*s.* 6*d.* a week in return. An article on local sport is a	That the employment of the applicant for the purpose of providing a sporting article to a newspaper each week is *not* employment under a contract of service within

Brief particulars of case.	*Decision.*
feature of the paper, and the applicant is entrusted with the provision of the necessary copy; no specific instructions are given.	the meaning of the National Insurance Act. (*Question* 763. *Papers* 201081/8. *Nov. 1st*, 1912.) **(X Decision 146)**
147. The applicant contracts with various landowners and farmers to keep down the moles on their land, at a fixed price per acre per annum. No control is exercised over him as to the way in which the work is done.	That the applicant who contracts with various farmers and landowners to keep down the moles on their land, under the conditions set out in the application, is *not* employed by such persons under a contract of service within the meaning of the National Insurance Act. (*Question* 1139. *Papers* 201095A/5. *Nov. 1st*, 1912.) **(X Decision 147)**
148. A man is employed as master of a sailing barge by the owner. His duties are to collect and deliver freights, which are generally arranged by the owner, and to pay port dues, towage and other incidental expenses out of the profits. He receives one-half of the net profits, the owner taking the other half. No control is in practice exercised over the master by the owner except as to the arranging of freights.	That the person who is employed by a barge owner as master of a sailing barge under the conditions set out in the application *is* employed under a contract of service within the meaning of the National Insurance Act, and is accordingly required to be insured in respect of such employment. (*Question* 907. *Papers* 81144/12. *Nov. 1st*, 1912.) **(X Decision 148)**
149. An assistant minister of a Presbyterian Church is appointed by the Church Session; the contract may be terminated by three months' notice on either side. The employment is for whole-time service at a salary of £120 per annum. The duties are to act as assistant minister to the minister of the church and as missionary at the church mission. The assistant is under the directions of the session, acting through the minister, as to the duties to be performed and as to the times, etc., but he is not under control as to the method of performing his work.	That the employment of an assistant minister of a Presbyterian Church, under the conditions set out in the application, is *not* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 1064. *Papers* 80608/12. *Nov. 1st*, 1912.) **(X Decision 149)**
150. A woman is employed to clean certain premises, and finding the work too much for her, engages her sister, the applicant, to help her with the work, paying her half her wages. This arrangement was	That the applicant who is engaged by her sister to help the latter with her work of cleaning premises for certain occupiers is *not* employed by the occupiers under a contract of service within the meaning of the National Insurance Act.

Brief particulars of case.	*Decision.*
made entirely without the knowledge or consent of the occupier of the premises.	(*Question* 1216. *Papers* 200952/1. *Nov.* 1*st*, 1912.) **(X Decision 150)**
151. A mission superintendent is employed at a mission church which is maintained by two Presbyterian Churches. The Joint Session, composed of the elders of the two churches, appoint the superintendent and are responsible for the payment of his salary of £130 a year; they have also power to dismiss him for any irregularity. The duties of the superintendent are to superintend the various branches of work carried on by the mission; they involve preaching, visiting and organisation. The Joint Session issues the necessary directions and has such right of control as is usually exercised over ministers.	That the employment of the applicant under the conditions set out in the application as superintendent of a mission church, which is maintained by two Presbyterian Churches, is *not* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 779. *Papers* 200147/3. *Nov.* 1*st*, 1912.) **(X Decision 151)**
152. Certain employees of a firm of hosiery manufacturers at Loughborough engage, either with the consent of or on instructions from the firm, girls to assist them as "runners-on," whom they pay at so much per dozen out of their own wages. The "runners-on" are entirely under the control of the employee as to the way in which their work should be done, except that when they have no work to do for the employee who engaged them, they are asked to assist another employee, or to do "rib-topping" for the firm. They are, however, at all times employed essentially about the firm's business.	That the employment of a girl as "runner-on," in the circumstances explained in the application, *is* employment by the main employer (the firm of hosiery manufacturers) under a contract of service within the meaning of the National Insurance Act. (*Question* 432. *Papers* 200873/3. *Nov.* 1*st*, 1912.) **(X Decision 152)**
153. The applicant contracts with various persons for the cleaning of their windows at a fixed rate of 1*d.* per window. He trades under the name of the —— Window Cleaning Company and employs a man to help him, doing about one-half of the work himself. There is no agreement between the applicant and the persons whose windows he cleans that the	That the applicant who contracts with various persons for the cleaning of their windows, under the conditions set out in the application, is *not* employed under a contract of service within the meaning of the National Insurance Act, and is accordingly not required to be insured in respect of such employment. (*Question* 755. *Papers* 200077/5. *Nov.* 1*st*, 1912.) **(X Decision 153)**

Brief particulars of case.	*Decision.*
applicant should do the work, or any part of it, himself.	
154. Pupil teachers are appointed by the Cumberland Education Committee under a Memorandum of Agreement which states, *inter alia*, that the pupil teacher shall be employed and receive training in the art of teaching at a Public Elementary School under the head teacher; that no salary shall be paid, but that the expense of free tuition at an approved centre, travelling expenses, and half the necessary cost of books shall be allowed; that the pupil teacher agrees to attend at the approved centre for the prescribed number of times and to carry out in all respects the directions of the headmaster or headmistress of the centre; that the pupil teacher is liable to dismissal without notice for certain specified causes and that the engagement may be determined at three months' notice by the committee, or (subject to refund of the fees and expenses paid by the committee) by the surety on behalf of the pupil teacher.	That the employment by the applicants of pupil teachers under the conditions stated *is* employment under a contract of apprenticeship without money payment and is therefore not employment within the meaning of the National Insurance Act. (*Question* 947. *Papers* 200728/4. *Nov. 1st*, 1912.) **(X Decision 154)**
155. A firm of wig makers employ certain "hair-dressers" and "hair-preparers" at a rate of remuneration exceeding £160 a year. Besides attending lady customers for the usual hair dressing, dyeing, &c., the dressers arrange the wigs (after they have left the hands of the wig makers) according to the particular styles required by the customers. The "preparers" sort out the hair which is to be made up into wigs and mix various coloured hairs to obtain the requisite shade.	That the employment by the applicants of the hairdressers and hair preparers referred to (at rates of remuneration exceeding in value £160 a year) is *not* employment by way of manual labour and accordingly falls within the exception given by Part II. (*g*) of the First Schedule to the National Insurance Act. (*Question* 926. *Papers* 201137A/40. *Nov. 1st*, 1912.) **(X Decision 155)**
156. A daughter assists her mother in household duties and in connection with a public house which is managed by the mother. Two other daughters who are school teachers each allow their	That the employment of the applicant by her mother for the purpose of rendering assistance in household duties and in connection with the mother's business *is* employment within the meaning of the National

Brief particulars of case.	*Decision.*
mother 2*s.* 6*d.* during term time to be paid to their sister in return for the services which she renders; the money would not be paid unless the daughter performed those services, which are rendered subject to the mother's control.	Insurance Act. (*Question* 799. *Papers* 200734/3. *Nov.* 1*st*, 1912.) **(X Decision 156)**
157. A girl is employed as a daily domestic servant at a weekly wage of 5*s.* She works on 6 days for a total of 36 hours in the week, and receives in addition to the above wage dinner on 6 days valued at 6*d.* each, and a light meal on 3 days, of total value 2*d.* The full working day for the class of employment in the district in question is stated to be of 9 hours.	That the rates of contributions payable by the applicant and the employed contributor in respect of the employment referred to in the application are 4*d.* and 1*d.* a week respectively. (*Question* 1183. *Papers* 201124/28. *Nov.* 1*st*, 1912.) **(X Decision 157)**
158. A tug captain on the River Thames is employed at a salary of over £160 per annum. He is responsible for the course taken by the tug-boat. The only manual work is that of turning the wheel to steer the boat. He gives directions to engine-room staff, as well as to deck hands and lightermen.	That the employment of a tug captain, in the circumstances set out in the application, is *not* employment by way of manual labour within the meaning of the National Insurance Act, and as the rate of remuneration exceeds £160 a year the captain is not liable to be insured. (*Question* 949. *Papers* 200222/11. *Nov.* 1*st*, 1912.) **(X Decision 158)**
159. Two brothers are appointed by the trustees of their late father's estate as manager and assistant manager respectively of the father's ironmongery business. By the agreement under which they were appointed, each receives a salary of £1 14*s.* a week in respect of his services; each is also entitled under the will to one-third of the net profits of the business. The brothers are subject to the control of the trustees, and the agreement under which they are appointed is terminable by three months' notice. Under the terms of the will, the business was left in trust for the benefit of the widow and children, the trustees being given liberty to appoint the mother and elder son as managers and any other persons as assistants.	That the employment of the applicants by the trustees under their late father's will, as manager and assistant manager of a business under the conditions stated on the application, *is* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 555. *Papers* 201209/3. *Nov.* 1*st*, 1912.) **(X Decision 159)**
160. Out-patients' Midwives are appointed by the Queen Char-	That the employment of Out-patients' Midwives by the Queen Charlotte's

Brief particulars of case.	*Decision.*
lotte's Lying-in Hospital to attend patients in their own homes. The bye-laws under which the midwives are appointed provide, *inter alia*, that they shall be under the control of the Superintendent of the Out-patients' Department and shall carry out the orders of the Out-patients' Physicians; that they shall give two months' notice previous to resigning their post, being subject to removal on receiving a like notice, and that they shall receive such remuneration as may from time to time be determined.	Lying-in Hospital under the conditions set out in the application *is* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 1002. *Papers* 45546. *Nov.* 1*st*, 1912.) **(X Decision 160)**
161. An art pupil teacher at the Kensington School of Art, Bristol, receives an annual grant of £15 from the Board of Education, and £10 from the school, to enable her to carry on her studies. Her duties are to study art, and to teach occasionally as required. The Board of Education Regulations for Technical Schools and Schools of Art provide that the Schools of Art must have a sufficient staff of teachers without the pupil teachers.	That the applicant, who is an art pupil teacher at the Kensington School of Art, Bristol, is *not* as such employed within the meaning of the National Insurance Act, and is accordingly not required to be insured thereunder. (*Question* 471. *Papers* 200666/5. *Nov.* 1*st*, 1912.) **(X Decision 161)**
163. The Council advertise for tenders for the quarrying and ripping of stones from quarries at a contract price for highway repair; the contract is for three years. The contractor, who supplies all tools and explosives, may get the stone out when he likes so long as a sufficient supply is provided for the roads. Advances are made from time to time according to the amount of stone quarried, but the final settlement is deferred until the end of the year.	That the contractors employed by the South Molton Borough Council, under the conditions detailed at the hearing on October 21st, 1912, are *not*, while so working, employed under a contract of service within the meaning of the National Insurance Act, and are accordingly not liable to be insured in respect of such occupation. (*Question* 1234. *Papers* 200768/1. *Nov.* 11*th*, 1912.) **(X Decision 163)**
164. The Council advertise for tenders for the quarrying and ripping of stones from quarries at a contract price for highway repair; the contract is for three years. The contractor, who supplies all tools and explosives, may get the stone out when he likes so long as a sufficient	That the contractors employed by the Settle Rural District Council, under the conditions detailed at the hearing on October 21st, 1912, are *not*, while so working, employed under a contract of service within the meaning of the National Insurance Act, and are accordingly not liable to be insured in respect of such

Brief particulars of case.	*Decision.*
supply is provided for the roads. Advances are made from time to time according to the amount of stone quarried, but the final settlement is deferred till the end of the year.	occupation. (*Question* 1233. *Papers* 200085/2. *Nov.* 11*th*, 1912.) **(X Decision 164)**
165. The Council issue advertisements at the commencement of each year inviting tenders for manual labour on the roads. The contractor supplies all tools. The work must be completed by a specified date; the Council cannot dismiss the contractor until the end of the year. The final bill is made up at the termination of the contract, but advances may be made during the year.	That the contractors employed by the Taunton Rural District Council, under the conditions detailed at the hearing on October 21st, 1912, are *not*, while so working, employed under a contract of service within the meaning of the National Insurance Act, and are accordingly not liable to be insured in respect of such occupation. (*Question* 1232 *Papers* 12/43949. *Nov.* 11*th*, 1912.) **(X Decision 165)**
166. The contractor undertakes by contract to get a certain stack of stone broken at so much a cubic yard, supplying all tools himself. He is not required to finish the work by a specified date, and he may employ other men to assist him. Payments by way of advance are made once a fortnight, but the final settlement is not made until the stack is completed.	That the contractors employed by the Northleach Rural District Council, under the conditions detailed at the hearing on October 21st, 1912, are *not*, while so working, employed under a contract of service within the meaning of the National Insurance Act, and are accordingly not liable to be insured in respect of such occupation. (*Question* 1230. *Papers* 12/82524. *Nov.* 11*th*, 1912.) **(X Decision 166)**
167. The Council issue advertisements at the commencement of each year inviting tenders for manual labour on the roads. The contractor supplies all tools. The work must be completed by a specified date; the Council cannot dismiss the contractor until the end of the year. The final bill is made up at the termination of the contract, but advances may be made during the year.	That the contractors employed by the Melton Mowbray Rural District Council, under the conditions detailed at the hearing on October 21st, 1912, are *not*, while so working, employed under a contract of service within the meaning of the National Insurance Act, and are accordingly not liable to be insured in respect of such occupation. (*Question* 1231. *Papers* 12/48643. *Nov.* 11*th*, 1912.) **(X Decision 167)**
168. Persons contract with the Council to haul stone at a contract price from quarries and to place it on the roads at places set out in the specification, the contractors supplying their own horses.	That the contractors employed by the Ross Rural District Council, under the conditions detailed at the hearing on October 21st, 1912, are *not*, while so working, employed under a contract of service within the meaning of the National Insurance Act, and are accordingly not liable to be insured in respect of such occupation. (*Question* 552. *Papers* 200301/3. *Nov.* 11*th*, 1912.) **(X Decision 168)**

Brief particulars of case.	*Decision.*
169. Resident Medical Officers are employed by hospital authorities to render professional services in the hospital. The appointment is customarily made by the General Committee of Management on the recommendation of the Medical Board. The non-resident or visiting medical staff usually arrange the details of the work of the resident staff. (Heard under Section 66 of the National Insurance Act.)	That Resident Medical Officers at Hospitals employed under the conditions referred to at the hearing on the 22nd October, 1912, are *not* employed under a contract of service within the meaning of the National Insurance Act, and are accordingly not required to be insured thereunder, even if their rate of remuneration does not exceed in value £160 a year. (*Question* 1161. *Papers* 200210/9. *Nov.* 11*th*, 1912.) **(X Decision 169)**
170. Missionaries, who are approved by the Bishop of Stepney, are engaged by an incumbent for work among the Jews in the East End of London. The East London Church Fund for the Jews makes a grant to the incumbent in aid of the missionary's stipend; otherwise the stipend is provided by the incumbent. The work of the missionary consists principally in visiting and holding social and religious classes. The incumbent can control the work of the missionary; the only supervision by the Fund is to see that the grant is used for the purpose for which it is given. (Heard under Section 66 of the National Insurance Act.)	That the missionaries in respect of whom grants are made by the East London Church Fund for the Jews but who receive other remuneration from the incumbent of the parish in which they work *are employed by the incumbent*, and not by the authorities of the Fund, under a contract of service within the meaning of the National Insurance Act, and are liable to be insured thereunder. (*Question* 151. *Papers* 200232/1. *Nov.* 8*th*, 1912.) **(X Decision 170)**
171. Musicians are employed by Moss' Empires, Ltd., in the orchestras of Variety Theatres at salaries varying from 30*s.* a week upwards. The ordinary hours of attendance, inclusive of the weekly rehearsal, are 28½ hours a week. For any overtime work extra payment is made. (Submitted at Hearing on October 23rd, 1912.)	The Insurance Commissioners declare that the following class of employment, that is to say, employment as a member of the orchestra of a Variety Theatre for 28½ hours in every week at a rate of 49*s.* or upwards per week, being employment involving part-time service only at a rate of remuneration which in their opinion is equivalent to a rate of remuneration exceeding in value £160 a year for whole-time service, is not employment within the meaning of Part I. of the National Insurance Act. [*Note.*—It has been decided that 36 or more hours' attendance a week may be taken as constituting full time for this class of employment.] (*Question* 1241. *Papers* 12/62187. *Nov.* 11*th*, 1912.) **(X Decision 171)**

Brief particulars of case.	*Decision.*
172. A farmer purchases from time to time stacks of hay and straw and engages a man, whose main occupation is the cutting and binding of hay and straw, to cut and bind such stacks at a fixed price per ton. The man generally employs his son to help him with the work; but he is not obliged to do so. The son receives from his father a certain part of the price paid for the work done. The farmer has no right of control other than as to the result being satisfactory and up to time.	That the man engaged by the applicant under the conditions set out in the application to cut and bind hay and straw is *not* employed under a contract of service within the meaning of the National Insurance Act, and is accordingly not required to be insured thereunder. (*Question* 105. *Papers* 200782/3. *Nov.* 18*th*, 1912.) **(X Decision 172)**
173. A man is employed by a cricket club to act as umpire at matches and is paid 2*s.* 6*d.* a match. There is a separate hiring on each occasion, and the employment is for one or two afternoons a week during the season. The nature of his duties requires that his independence of action should be preserved.	That the applicant employed by a cricket club to act as umpire at cricket matches under the conditions set out in the application is *not* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 1163. *Papers* 201189/3. *Nov.* 18*th*, 1912). **(X Decision 173)**
174. A Freeman of the Thames is employed by various steamship owners to moor and unmoor ships on arrival and departure. He uses his own boat and performs his work subject to detailed control by the officer in charge of the ship, or of the pilot, as to the way in which the work is to be done. He draws his charge for each job from the shipowner; if unable personally to attend, he employs a man whom he pays.	That the employment of the applicant by various shipowners in mooring and unmooring ships on the Thames under the conditions set out in the application *is* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 468. *Papers* 201040/1. *Nov.* 18*th*, 1912.) **(X Decision 174)**
175. Linotype operators are employed by a firm of newspaper proprietors. Their duties are to transform into linotype all manuscript and other copy. The operator has a key-board in front of him similar to that of a type-writing machine. He strikes the keys with his fingers, releasing certain matrices, which are mechanically assembled in lines, from which a casting is mechanically taken. The matrices are then released by pressing a small lever, returning mechanically to their first position. No appreciable	That the employment of linotype operators under the conditions set out in the application *is* employment by way of manual labour, and that such employees are accordingly required to be insured under the National Insurance Act whatever the rate of their remuneration. (*Question* 1245. *Papers* 200206/66. *Nov.* 18*th*, 1912.) **(X Decision 175)**

Brief particulars of case.	*Decision.*
exercise of strength is required for the work. The overhauling of the machines is generally done by an engineer, but sometimes by the operators themselves. The work requires aptitude and skill, besides knowledge and experience with regard to the arrangement of the matter into lines, paragraphs and columns. The rate of remuneration varies, and may be either above or below £160 a year in different cases.	
176. A man is employed by an assurance company as an agent to collect premiums and canvass for new business. He is employed for whole-time service, and is paid substantially by commission. There was, however, an initial salary of *4s. 6d.* a week, decreasing by *2d.* each week. The agent is subject at all times to the instructions and directions of the superintendent and assistant superintendent of his district, and must canvass for business in any place to which he is sent.	That the applicant's employment as whole-time agent to an assurance company under the conditions set out in the application *is* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 1022. *Papers* 201168/2. *Nov.* 18*th*, 1912.) **(X Decision 176)**
177. A man is employed as manager of a branch cigar factory at a rate of remuneration exceeding £160 a year. He supervises the labour employed in the factory, examines the raw tobacco, examines and passes the finished cigars, gives practical instruction in the various processes of the work to the less experienced workers, renders assistance where required to the packers or any other class of worker, and attends to the correspondence of the branch.	That the employment of the applicant as manager of a branch cigar factory at a rate of remuneration exceeding £160 a year is *not* employment by way of manual labour, and that the employment is therefore excepted under Part II. (*g*) of the First Schedule to the National Insurance Act. (*Question* 512. *Papers* 200457/8. *Nov.* 18*th*, 1912.) **(X Decision 177)**
178. Waitresses are employed by the Alexandra Park Trustees. Their duties are to carry refreshments from the bar to tables adjacent to the bar. At times of pressure the waitresses will sometimes go behind the bar and themselves serve the refreshments as well as carry it to the customer. The waitresses are employed each week on Saturday from	That the employment of the waitresses by the Alexandra Park Trustees in the circumstances set out in the application is *not* employment within the meaning of the National Insurance Act, being excepted by the National Health Insurance (Subsidiary Employments) Provisional Order, 1912, No. 1. (*Question* 891. *Papers* 82597/12. *Nov.* 18*th*, 1912.) **(X Decision 178)**

Brief particulars of case.	*Decision.*
6 p.m. till 10 p.m. and on Sunday from 3 p.m. till 10 p.m.; they are also employed on Bank Holidays and other special days. The remuneration is 1*s.* for evening attendance, and 2*s.* for Bank Holidays, &c.	
179. A pharmacist registered under the Pharmacy Act is employed as *locum tenens* by another pharmacist at a salary of £2 2*s.* a week. The employer has the right to give the *locum tenens* directions regarding the general management of the business and would expect that such directions should be complied with.	That the employment of the applicant as *locum tenens* to a pharmacist under the conditions stated in the application *is* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 503. *Papers* 200653/3. *Nov.* 18*th*, 1912.) **(X Decision 179)**
180. A lady is employed by a Conservatoire of Music to teach pianoforte playing and give other instruction in music to pupils, individually and in classes. The teacher is given the use of a room at the Conservatoire during specified times; remuneration is paid by time in respect of each subject taught, payment being made at the end of the term. The teacher may be dismissed at will, subject to three months' notice.	That the employment by the Woking Conservatoire of Music of the music teacher referred to in the application *is* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 172. *Papers* 200595/1. *Nov.* 18*th*, 1912.) **(X Decision 180)**
181. A woman is employed as caretaker and cleaner of certain office premises. The time devoted to the cleaning work is estimated at from 12 to 16½ hours a week, but the woman is also responsible for the general custody of the office after business hours, and she is generally required to be on the premises between 6 p.m. and 9 a.m. The woman receives a net cash remuneration (after deduction of cost of cleaning materials), of about 3*s.* a week; in addition, rooms are provided on the premises for the accommodation of herself, her husband and child. The weekly value of the rooms is estimated to be 2*s.* 6*d.*	That the rate of remuneration of the employee referred to in the application exceeds 2*s.* a working day, and that the rate of contribution payable in respect of the employment is accordingly as follows:— To be paid by the employer 3*d.* To be paid by the contributor ... ... 3*d.* (*Question* 1181. *Papers* 200500/1. *Nov.* 18*th*, 1912.) **(X Decision 181)**
182. A man is engaged by the manager of a branch shop to take	That the applicant's employment to take out and deliver parcels in the

Brief particulars of case.	*Decision.*
out and deliver parcels on one day per week for a fixed payment of 6*s.* a day. He provides his own horse and dray. No control is exercised over him by the manager; he delivers the parcels in the order most convenient to himself, but he is bound to deliver them as soon as possible on the day on which he receives them.	circumstances set out in the application is *not* employment under a contract of service within the meaning of the National Insurance Act, and he is accordingly not required to be insured in respect of such employment. (*Question* 1244. *Papers* 200919/3. *Nov. 18th*, 1912.) **(X Decision 182)**
183. A man is engaged by a laundry woman to cart washing from and to customers' houses. He receives a fixed remuneration of 17*s.* a week, but is subject to no control by the employer during the performance of his duties. The carting is done usually with his own horse and cart, but sometimes the employer's van is used.	That the employment of applicant in carting washing for a laundry-woman is *not* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 222. *Papers* 200639/8. *Nov. 22nd*, 1912.) **(X Decision 183)**
184. Waitresses are employed at the Adult School Hostel, Uffculme, Birmingham. They are engaged, as required, for a day or half-day and then discharged, none of them being under an agreement to come regularly. Their duties are to prepare teas, &c., set tables, wait, and wash up the dishes at the end of the day. The objects of the Hostel are essentially charitable, viz.:— (1) To foster the work of the Adult School movement. (2) To assist the work of other religious organisations by providing a place for gatherings, conferences, &c., and particularly for picnics and outings. The establishment is under the supreme control of the president, Mr. Cadbury, who is also the sole proprietor. The profits from the provision of teas, &c., are wholly devoted to the upkeep of the "Grounds" department of the Hostel. There is always a large annual deficit, which is met by the president.	That the employment of the waitresses at the Adult School Hostel in the circumstances set out in the application is for the purposes of the trade or business of the said Hostel, and that the waitresses are liable to compulsory insurance under the National Insurance Act in respect of such employment. (*Question* 954. *Papers* 201252/1. *Nov. 22nd*, 1912.) **(X Decision 184)**

Brief particulars of case.	*Decision.*
185. A lady is employed by Messrs. Brown and Polson to give lectures and demonstrations in cookery from September to April at a weekly wage of £2 4*s*. During the months from May to August she receives a retaining fee of 10*s*. a week. The employers have no exclusive right to her services during this period and she may take up other employment. There is an understanding that her services may be required subject to her not being employed elsewhere.	That the lady employed by applicants to give lectures who receives a retaining fee during the months from May to August, both inclusive, under the conditions set out in the application is *not* in such circumstances employed under a contract of service within the meaning of the National Insurance Act during those months. (*Question* 1256. *Papers* 200206/47. *Nov.* 22*nd*, 1912.) **(X Decision 185)**
186. A priest of the Roman Catholic Church and a Nonconformist Minister are engaged by the Visiting Committee of a Pauper Lunatic Asylum to conduct religious services and visit such of the patients as are of their religion. The Visiting Committee may in their discretion remove the Ministers from their office.	That the employment of a Roman Catholic Priest and a Nonconformist Minister to officiate at a Pauper Lunatic Asylum under the conditions set out in the application is *not* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 1254. *Papers* 45580. *Nov.* 22*nd*, 1912.) **(X Decision 186)**
187. A professional cricketer is engaged by a cricket club at a rate of remuneration exceeding £160 a year. His duties are to be on the club's ground every day during the season, to bowl for members, and to play in all matches for which he is selected. He must obey the instructions of the club's secretary.	That the employment by the applicants of a professional cricketer at a rate of remuneration exceeding in value £160 a year *is* employment by way of manual labour, and is employment within the meaning of the National Insurance Act. (*Question* 1182. *Papers* 89321. *Nov.* 22*nd*, 1912.) **(X Decision 187)**
188. Caddies attend at the course of the Longley Park Golf Club for the purpose of being engaged by the members of the club. The caddies require no express licence from the club; any person desiring to act as caddy may come on to the course by the first teeing green and wait to be engaged by a member; the member who engages him pays him 4*d*. a round. The caddies are not under the control of any caddy master; if a caddy were guilty of misbehaviour, the club's professional would not allow him to come on the course again.	That the employment of caddies at the Longley Park Golf Club, in the particular circumstances set out in the application, is *not* employment within the meaning of the National Insurance Act. (*Question* 1253. *Papers* 200320/2. *Nov.* 22*nd*, 1912.) **(X Decision 188)**

Brief particulars of case.	*Decision.*
189. Men are employed by the Blackpool Tower Company to operate the limelight at performances given on the Tower premises. The employment requires attendance at the performances daily, namely, each afternoon from 2.30 to 4.30, and each evening from 7.30 to 10.	That the employment of lime operators, by the Blackpool Tower Company to attend at two performances daily, namely, each afternoon from 2.30 to 4.30, and each evening from 7.30 to 10, is employment involving part time service only within the meaning of the National Health Insurance (Subsidiary Employments) Provisional Order, 1912 (No. 1), and that the employment is therefore *excepted* under Part II. (*i*) of the First Schedule to the National Insurance Act. (*Question* 758, *Papers* 200812/1. *Nov. 22nd.* 1912.) **(X Decision 189)**
190. The Warwickshire County Cricket Club employs various commissionaires as gatemen or money takers when County matches are being played. These men are engaged through the Chief Officer of the Corps of Commissionaires who sends as many men as are required on each occasion, and the club does not select any particular individuals for the work or know who will be sent until they arrive on the ground. The employment is usually for about 6½ hours on 3 days, with a guarantee of not less than 2 days' employment.	That the gatemen or money takers employed by the Warwickshire County Cricket Club in the circumstances referred to in the application *are* so employed under a contract of service for the purposes of the business of the Cricket Club and are required to be insured under the National Insurance Act in respect of such employment. The employment does not come within the exception given for certain employments involving part-time service only in or about a place of public entertainment. [National Health Insurance (Subsidiary Employments) Provisional Order, 1912 (No. 1).] (*Question* 463. *Papers* 201272/1. *Nov. 22nd*, 1912.) **(X Decision 190)**
191. A man was employed to work in a private garden at a remuneration of 3*s.* a day. He was engaged from day to day for a period of nine days, consecutively.	That the employment by the applicant of a man to do work in his garden, on the conditions set out in the application, was employment of a casual nature, and as it was not for the purpose of the applicant's trade or business it was *excepted* under Part II. (*h*) of the First Schedule to the National Insurance Act. (*Question* 1168. *Papers* 200752/2. *Nov. 22nd*, 1912.) **(X Decision 191)**
192. A pilot, who is licensed as such by Trinity House for the Dartmouth District, is employed by shipowners to pilot vessels in the prescribed district. The employment of a pilot is usually	That the employment of the applicant in his capacity as a pilot licensed by Trinity House, for the purpose of piloting vessels in the Dartmouth District, is *not* employment under a contract of service within the

Brief particulars of case.	*Decision.*
compulsory in this district, but the applicant might sometimes be employed in the pilotage of vessels which are exempted under the Merchant Shipping Act, 1894, from any obligation to employ a pilot.	meaning of the National Insurance Act. (*Question* 26. *Papers* 32499/12. *Oct.* 11*th*, 1912.) **(X Decision 192)**
193. Men contract with an Urban District Council to provide a man and horse suitable for working the Council's water cart in connection with steam roller work, and also to provide a cart for carting purposes when and as required at so much per day. The contractor agrees to carry out this work for one year. If the contractor fails to perform the agreed work the Surveyor is at liberty to employ any other person to perform the same, and the cost of such labour may be deducted from any moneys that may become due to the contractor.	That the contractors employed by the Ross Rural District Council, under the conditions detailed at the hearing on October 21st, 1912, are *not*, while so working, employed under a contract of service within the meaning of the National Insurance Act, and are accordingly not liable to be insured in respect of such occupation. (*Question* 552. *Papers* 200301/1. *Nov.* 11*th*, 1912.) **(X Decision 193)**
194. The Board for the Affairs of Shecheta is established for the purpose of supervising the provision of kosher meat for the Jewish community in London. This board employs certain officials known as Shochetim and Shomerim for the purpose of performing, according to the Jewish law, the ritual of slaughtering, and examining the animals intended for consumption. The officers must, before appointment, produce a certificate of fitness from the Ecclesiastical authorities. The general duties of the officers are controlled by the Board, but on matters of ecclesiastical law the Ecclesiastical authorities alone have authority. The officers can be dismissed at the discretion of the Board.	That the employment by the Jewish Board for the Affairs of Shecheta of officers known as Shochetim and Shomerim under the conditions detailed at the hearing on November 27th, 1912, *is* employment under a contract of service within the meaning of the National Insurance Act, and that such officers are accordingly liable to be insured in cases where the rate of remuneration does not exceed in value £160 a year. (*Question* 1274. *Papers* 200222/13. *Dec.* 13*th*, 1912.) **(X Decision 194)**
195. TEMPORARY RELIEF WORK ORGANISED BY THE CHURCH ARMY.	
(a) *Winter Relief Labour Tents.* Relief tickets are distributed in the streets to needy persons. When the recipient presents the ticket at the Relief Tent, food is given to him, and a	That the employment of men for temporary relief work in the Winter Relief Labour Tents and the Married Men's Relief Depots provided by the Church Army,

Brief particulars of case.	*Decision.*
task such as wood chopping or paper sorting is then set him to perform. On the completion of the task another meal is provided together with a ticket entitling the man to a bed at a lodging house. The man has a right to leave the tent whenever he likes, whether his task is completed or not, but if the man is capable of work he does not receive the ticket for a bed until the task is finished. The officer in charge of the tent has the right to refuse admittance to any unsuitable person. (b) *Married Men's Relief Depot.* Relief tickets entitling the holder to relief of a definite value are purchased by private people who distribute them to needy persons. On his presenting the card at the Relief Centre a task is given to the man to perform, and, on completion of the task, relief either in cash or kind is given to the face value of the card. The card bears the following printed conditions:—"To receive the full relief up to [3*s.*], the applicant must perform a task which must be completed to the satisfaction of the officer in charge." The value of the task performed is about one-third of the relief given. If the applicant is physically incapable of work he receives the face value of the card without completing any task, but in normal circumstances the relief is only given on the completion of the task, although the man has the right to throw up the work and leave the depot when he likes.	under the conditions explained at the hearing on November 27th, 1912, is *not* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 1276. *Papers* 101680. *Dec.* 13*th*, 1912.) **(X Decision 195)**
196. A Biblewoman is employed by the vicar of a parish at an annual salary which is provided partly by the Church Pastoral Aid Society and partly by the vicar. The duties, which consist of visiting, attending meetings, Sunday Schools, etc., involve	That the employment of the applicant as Biblewoman under the conditions set out in the application *is* employment by the incumbent of the parish under a contract of service, and that she is accordingly liable to be insured under the National Insurance Act in respect of such employment. (*Question*

Brief particulars of case.	*Decision.*
whole-time service. The work is subject to the complete control of the incumbent in all matters of detail. The Biblewoman may be dismissed by the vicar in his discretion if found unsatisfactory.	659. *Papers* 200457/6/12. *Dec.* 30*th*, 1912.) **(X Decision 190)**
197. A Lay Evangelist and Preacher of the Wesleyan Methodist Church is appointed by the Quarterly meeting of a Circuit of the Church, and works under the control of the superintendent of the Circuit. He is subject to dismissal by the Quarterly meeting on the recommendation of the superintendent. His salary is paid by the Circuit stewards who are liable for the payment. The duties consist of visiting and preaching, and sometimes in addition, the charge of a small chapel.	That the employment of a Lay Evangelist and Preacher of the Wesleyan Methodist Church under the conditions set out in the application and as explained at the hearing on November 26th, 1912, is *not* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 1305. *Papers* 32631/12. *Dec.* 30*th*, 1912.) **(X Decision 197)**
198. A Missioner is appointed by the Friends' Home Mission and Extension Committee for work in a particular district. The Missioner is chosen on account of his having a "concern," *i.e.*, a call to evangelistic or mission work. Advice as to the work may be given by the Committee, but otherwise there is practically no control over the Missioner's duties. A salary is paid which is regarded as assistance given by the Committee to enable the work to be carried out.	That the employment of a Missioner by the Friends' Home Mission and Extension Committee under the conditions detailed at the hearing on November 26th, 1912, is *not* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 1098. *Papers* 81292. *Dec.* 30*th*, 1912.) **(X Decision 198)**
199. A Lay Reader of the Church of England holds a licence from the Bishop of the Diocese. This licence is subject to annual endorsement by the Bishop and specifies the duties appertaining to the office of Licensed Lay Reader, which consist normally of visiting the sick, taking classes in Sunday School, etc., and giving assistance to the incumbent as directed by him. The employment is for normal whole-time service at a definite salary.	That the employment of a Lay Reader in the Church of England who is licensed by the Bishop of the Diocese under the conditions set out in the application and as explained at the hearing on the 25th November, 1912, is *not* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 1304. *Papers* 200879/3/12. *Dec.* 30*th*, 1912.) **(X Decision 199)**

Brief particulars of case.	*Decision.*
200. Deaconesses attached to the Mildmay Deaconess House, who are not licensed by a Bishop, work in connection with the ordinary organisation of a parish on the invitation of the vicar. The work of the Mildmay Deaconesses is of a voluntary nature, and they are expected to give £50 a year towards their maintenance. In special cases this payment is not required and a dress allowance of £25 a year may be made by the trustees. They are under no control by the vicar, the only directions as to the work being by the superintendent and directress appointed by the Mildmay Trustees. The duties involve whole-time service.	That the Deaconesses attached to the Mildmay Deaconess House, who work in various parishes under the conditions detailed at the hearing on November 25th, 1912, are *not* employed under a contract of service within the meaning of the National Insurance Act. (*Question* 1303. *Papers* 201015/2. *Dec.* 30*th*, 1912.) **(X Decision 200)**
201. A Missionary is employed by the York City Mission at an annual salary of £80; the employment involves whole-time service. The committee of the mission appoint and can dismiss the Missionary at one month's notice; the salary is paid out of the funds of the Mission. The duties of the Missionary are lay visitation, scripture reading, the holding of meetings, and any other duties connected with the Mission which may be required of him by the committee; the duties are carried out under the control and direction of the committee.	That the employment of applicant as Missionary by the York City Mission under the conditions set out in the application *is* employment under a contract of service within the meaning of the National Insurance Act, and that he is accordingly liable to be insured in respect of such employment. (*Question* 1109. *Papers* 200943/10. *Dec.* 30*th*, 1912.) **(X Decision 201)**
202. A Church Sister attached to the Church Sisters' Home, Chelsea, is employed by the vicar of a parish for parochial work at a definite annual salary. The employment is for whole-time service, and is under the general direction of the incumbent who is ordinarily liable for the provision of the Sister's salary, although in some cases grants are made by the Home to churches in which their Sisters are located. Monthly reports on the work are made to the	That the employment of a Church Sister for work in connection with the Church of England in a particular parish, under the conditions detailed at the hearing on November 25th, 1912, is *not* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 1229. *Papers* 201130/5. *Dec.* 30*th*, 1912.) **(X Decision 202)**

Brief particulars of case.	*Decision.*
lady superintendent of the Home. The rules of the Home provide that the Sister shall be engaged as far as possible in definite mission work and in duties of a spiritual character, and the incumbent is expected to adhere to this rule.	
203. Evangelists or Lay Pastors are employed by the Sussex Congregational Union for whole-time service at an annual salary. Their duties consist of preaching in churches or mission halls belonging to the Union or to churches affiliated with it, assisting in Sunday-School work, visitation, &c. They work under the general control of a superintendent appointed by the Executive Committee. The committee has power of dismissal and can move the Lay Evangelists and Pastors from one district to another.	That the employment of Evangelists or Lay Pastors by the Sussex Congregational Union under the conditions set out in the application and as explained at the hearing on November 26th, 1912, is *not* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 906. *Papers* 39656/12. *Dec.* 30*th*, 1912.) **(X Decision 203)**
204. A gentleman who is a solicitor by profession engages in horse-breeding and rents three fields exclusively for this purpose, the hay which is grown in these fields being used solely for feeding the horses. Once every year a sale of yearlings (without reserve) is held in connection with the establishment, and during the year the horse-breeding is managed on the customary commercial lines with a view to making a profit. A man was casually employed for the purpose of hay-making on the fields.	That the employment by the applicant of a man for hay-making in the circumstances set out in the application *is* employment for the purposes of the employer's trade or business within the meaning of Part II. (*h*) of the First Schedule to the National Insurance Act, and that the man is accordingly liable to be insured in respect of this employment. (*Question* 745. *Papers* 200765/3/12. *Jan.* 10*th*, 1913.) **(X Decision 204)**
205. A man agrees with a farmer to hoe turnips at a fixed price per acre. He is not employed for whole-time service, but takes jobbing work when available. The employer has the right to give instructions and directions if the work is not being performed to his satisfaction, and he can dismiss the man in the event of the work being badly done.	That the man who is employed by the applicant to hoe turnips at a fixed price per acre under the conditions set out in the application *is* so employed under a contract of service, and is accordingly required to be insured under the National Insurance Act in respect of such employment. (*Question* 944. *Papers* 200103/4/12. *Jan.* 10*th*, 1913.) **(X Decision 205)**

Brief particulars of case.	*Decision.*
206. A firm of sawmill owners employ a man to turn sawn timber and underwood into certain articles, to count and bag them ready for market, and to manage the department in such a manner as meets the approval of the firm. The man is paid at a price rate according to a schedule of prices accepted by the firm; he has to turn out articles as the orders are received by the firm; instructions are given to him as to the size and kind of goods required from time to time; he may be dismissed at a week's notice. The man employs one or more assistants and pays them out of his gross earnings. If any of the assistants misbehave themselves the firm would threaten them with dismissal, although normally the appointment and dismissal of the assistants are not regulated by the firm.	That the employment of the applicant and his assistants by a firm of sawmill owners under the conditions set out in the application *is employment by the firm* under a contract of service within the meaning of the National Insurance Act. (*Question* 1316. *Papers* 200691/6/12. *Jan.* 10*th*, 1913.) **(X Decision 206)**
207. A man is employed by a shopkeeper to deliver goods. He uses his own horse and the employer's van, which bears the employer's name and address. He works for about 3½ days or 35 hours in the week, and receives as remuneration 17*s.* a week and 3*s.* commission. The parcels are placed ready for him each morning in the proper order for delivery, and the employer or an assistant helps him to load. He then delivers the goods by the routes and in the order so indicated. He does not carry on business as a cartage contractor.	That the applicant's employment by a shop-keeper to deliver goods to customers under the conditions set out in the application *is* employment under a contract of service, and that the applicant is accordingly liable to be insured under the National Insurance Act in respect of such employment. (*Question* 1315. *Papers* 200852/3/12. *Jan.* 10*th*, 1913. **(X Decision 207)**
208. A man is employed by the Assistant Bailiff of a County Court to assist him in carrying out his duties. The Assistant Bailiff pays the man his wages, and controls and directs him as to the performance of his work. The man is appointed by the High Bailiff of the County Court under Section 33 of the County Court Act, 1888,	That the applicant who is appointed by the High Bailiff of the Faringdon County Court to assist in the service and execution of the process of the Court, in the circumstances set out in the application, *is* employed by the High Bailiff under a contract of service, and must accordingly be insured under the National Insurance Act in respect of such employment. (*Ques-*

Brief particulars of case.	*Decision.*
by which the High Bailiff is given power to appoint persons to be bailiffs to assist him, and at his pleasure to dismiss any of them.	*tion* 1314. *Papers* 200604/2/12. *Jan.* 10*th*, 1913.) **(X Decision 208)**
209. Two persons are employed by the United Synagogue as visitors to houses of mourning of Jewish poor in the East End of London. The Burial Society of the United Synagogue appoint the visitors at a salary of £3 a week, and can dismiss them at any time on the ground of misbehaviour; the employment is, in any case, terminable by three months' notice from either party. The main duties of the visitors are to visit the Jewish poor during their week of mourning for the purpose of giving spiritual consolation and advice, and of enquiring into the welfare of the children; they also undertake to perform such other duties of a similar character as the Burial Committee may direct. The visitors are required to send to the Committee a written report of each visit, and their work may be directed by the Committee from day to day.	That the employment by the United Synagogue of visitors to the Jewish poor during their week of mourning, under the conditions set out in the application, *is* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 876. *Papers* 200206/58/12. *Jan.* 10*th*, 1913.) **(X Decision 209)**
210. The Probationer Nurses at a Hospital are engaged by the Matron, subject to confirmation by the Nursing Sub-committee after a three months' trial. The rules and regulations governing the training of nurses provide that the period of training shall be for three years including the three months' trial period, and that a payment of £5 shall be made at the end of the first year (including the three months) and higher payment for the second and third years.	That the Probationer Nurses employed at the General Hospital, Northampton, under the conditions set out in the application *are* employed within the meaning of the National Insurance Act after the three months' period of trial. (*Question* 449. *Papers* 201282/1/12. *Jan.* 10*th*, 1913.) **(X Decision 210)**
211. A gardener is employed at a private house to attend to the greenhouse, keep up the fires in winter, etc., and generally to attend to the garden. The employer does not in practice exercise control over the work	That the man who is employed by the applicant to look after his greenhouse and do gardening work under the conditions set out in the application *is* employed under a contract of service within the meaning of the National Insurance

Brief particulars of case.	*Decision.*
but has the right to do so. The gardener receives 4*s.* a day, and is required to do the work in person.	Act. *Question* 968. *Papers* 200148/1/12. *Jan.* 10*th*, 1913.) **(X Decision 211)**
212. The applicant is employed by a firm of slate and tile merchants to execute wall tiling. The firm provides materials, while the applicant provides tools and a labourer to assist him with the work. He is paid a weekly sum on account, out of which he pays his labourer. Payment is made at piece-rates, the rate of payment covering (in the particular district) the cost of a labourer. The firm directs him as to the method of fixing the tiles, the material to be used in the process, and the time within which the work is to be completed. The firm have not the exclusive right to his services, and in fact he works occasionally for other contractors. The firm can determine applicant's engagement at any moment for a reasonable cause.	That the employment of the applicant by a firm of slate and tile merchants to execute wall tiling under the conditions set out in the application *is* employment under a contract of service within the meaning of the National Insurance Act. *Question* 610. *Papers* 201061/1/12. *Jan.* 10*th*, 1913.) **(X Decision 212)**
213. A navigation company employs the wives of certain of their employees to take charge of the locks and bridges on the canal, their duties being to see to the opening and closing of the lock gates and swing bridges. The women receive for their services a fixed weekly sum, an allowance of coal, and a free cottage near the locks and bridges over which they have charge. The husbands are held responsible for the proper performance of the duties, but the company can dismiss the women if they do the work unsatisfactorily.	That the women employed by the applicants to take charge of the locks and bridges on their canal under the conditions set out in the application *are* so employed under a contract of service, and are accordingly liable to be insured under the National Insurance Act in respect of such employment. (*Question* 1031. *Papers* 200463/3/12. *Jan.* 10*th*, 1913.) **(X Decision 213)**
214. The applicant employs a lady to manage and superintend a lodging house; the manageress is paid a small daily sum when the house is empty, and a weekly sum when any visitors are residing at the house, the sum varying with the number of visitors; she also receives a commission of five per cent.	That the manageress of the lodging house referred to in the application and the domestic servants employed therein *are* employed by the applicant under a contract of service within the meaning of the National Insurance Act. (*Question* 974. *Papers* 38852/12. *Jan.* 10*th*, 1913.) **(X Decision 214)**

Brief particulars of case.	*Decision.*
on the takings. The manageress engages the domestic servants for the establishment, and out of the remuneration which she receives she has to pay wages, laundry, gas, water etc. The applicant pays rates and taxes and the cost of repairs and renewals. The manageress may be dismissed on the customary notice. The employer reserves the right to direct the conduct of the business.	
215. A firm of tailors gives out ready cut cloth and buttons to a woman to be made up on the woman's premises as vests. The woman supplies the cotton, silk, twist, machines, irons, boards, etc., herself, and is paid by the firm so much for each vest made up. The manual work is entirely done by six girls whom the woman employs at a daily wage, the woman herself spending her whole time in supervising the work. The woman accepts similar work from other firms.	That the employment of the applicant in supervising the making up of vests by her assistants in the circumstances set out in the application is *not employment as an outworker* within the meaning of Schedule I., Part I. (*c*), to the National Insurance Act, and that the applicant is not liable to be insured in respect of such work. (*Question* 1319. *Papers* 201155/2/12. *Jan.* 10*th*, 1913.) **(X Decision 215)**
216. The applicant, sometimes with his brother, is employed by a firm to hang wall-paper and other similar materials (provided by the firm) at piece rates varying with the material and the character of the job. The work is done in the applicant's own time, and he uses his own tools, paste, etc. No control is exercised over him by the employers as to the way in which the work should be done, but it is expected that the work should be finished within a reasonable time, and in a satisfactory manner. The employers, however, sometimes require the applicant to leave one job and go to another which is more urgent; when the applicant is slack and his brother gets a job the applicant assists him. The arrangement between the brothers is that they share equally the payment received for the job.	That the employment of the applicant and his brother in hanging wall-papers, etc., under the conditions set out in the application, is *not* employment under a contract of service within the meaning of the National Insurance Act, and that they are accordingly not required to be insured in respect of such employment. (*Question* 854. *Papers* 200638/6/12. *Jan.* 10*th*, 1913.) **(X Decision 216)**

Brief particulars of case.	*Decision.*
Such payment is received after the job is completed, or in cases where the job lasts longer than a week, the applicant sends in a bill for the work done during the week.	
217. A golf club employs a professional whose wife renders certain services to the club, viz., collecting monies due from members for the payment of caddies, etc., preparing meals, and cleaning the club-house. The management have a general right to control the way in which the work is done. The professional was not, however, engaged on the understanding that his wife should render any services. No payment is made to the wife.	That the professional golf player's wife who renders certain services to a golf club, in the circumstances set out in the application, is *not* employed by the club under a contract of service within the meaning of the National Insurance Act. (*Question* 1133. *Papers* 201210/1/12. *Jan.* 10*th*, 1913.) **(X Decision 217)**
218. A man is employed at Appledore, Devon, as captain of a vessel according to the custom known as "sailing by thirds," the terms being that the captain takes two-thirds of the freight. Out of this he pays the crew's wages, cost of victualling, and port charges, and remits one-third to the owner. The captain engages and directs the crew, signs all papers, and fixes the voyages. The owner in practice exercises no control over the captain unless he thinks that the captain has fixed the vessel for a place which the owner does not consider safe.	That the employment by the applicant of a captain of a vessel in the circumstances set out in the application is *not* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 916. *Papers* 200744/5/12. *Jan.* 10*th*, 1913.) **(X Decision 218)**
219. Licensed unordained ministers of the Church of Seventh Day Adventists are appointed by a District Executive Committee by whom they can also be dismissed. The employment involves whole-time service, and the duties are, with the exception of the administration of certain ordinances, similar to those of the ordained ministers of the denomination. The licensed ministers usually become ordained after about two years' service.	That the employment of licensed unordained ministers of the Church of Seventh Day Adventists, under the conditions set out in the application, is *not* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 1013. *Papers* 201003/3/12. *Jan.* 10*th*, 1913.) **(X Decision 219)**
220. A man is employed to carry a private letter bag from the	That the employment of the applicant to carry a private letter bag to the

Brief particulars of case.	*Decision.*
post office to the station each morning and evening while the employer is in residence in the locality. The man is paid 3*d.* a day for this work which occupies from 45 minutes to an hour. He is at liberty to get anyone else to do the work provided that the bag is duly delivered in time.	station each day is *not* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 1317. *Papers* 200179/2/12. *Jan.* 10*th*, 1913.) **(X Decision 220)**
221. A bailiff licensed under the law of Distress Amendment Act, 1888, is employed by various landowners and estate agents to execute warrants of distress for rent. He receives 7*s.* 6*d.* for levy and possession, the tenant being liable for the payment.	That the applicant's employment by various landowners and estate agents to execute distress warrants, under the conditions set out in the application, is *not* employment under a contract of service within the meaning of the National Insurance Act, and he is accordingly not required to be insured in respect of such employment. (*Question* 1320. *Papers* 201244/1/12. *Jan.* 10*th*, 1913.) **(X Decision 221)**
222. Men are employed by a firm of steel manufacturers as "rollers," at a rate of remuneration in some cases exceeding £160 a year. Their duties are to adjust the housing screws by hand from time to time as required, and to gauge the rolled bars or sections. They also have general supervision of the men and boys required to deliver and straighten the rolled bars.	That the persons employed by the applicants as "rollers" under the conditions set out in the application *are* employed by way of manual labour, and that they are accordingly liable to compulsory insurance although remunerated at a rate exceeding £160 a year. (*Question* 1318. *Papers* 200440/1/12. *Jan.* 10*th*, 1913.) **(X Decision 222)**
223. A man is employed at a retail business shop as shirt-cutter. His duties are to design the shirts, cut them out, try them on, and give them out to be made up. In the actual cutting he has the help of one assistant. The substantial duties of his employment are shirt-cutting and not supervision.	That the employment of the applicant as a shirt-cutter under the conditions set out in the application *is* employment by way of manual labour, and that he is accordingly required to be insured under the National Insurance Act in respect of such employment irrespective of the rate of his remuneration. (*Question* 465. *Papers* 201246/12. *Jan.* 10*th*, 1913.) **(X Decision 223)**
224. A graduate of a University who is engaged in research work at the school of agriculture is employed by the authorities of a college as garden steward. Her duties are to manage the garden generally, to appoint and control the gardener and his assistants, and to present a monthly account of expenses entailed in	That the employment of the garden steward at a college connected with a University, under the conditions set out in the application, is employment for part-time service only at a rate of remuneration *exceeding* the equivalent of £160 a year for whole-time service, and is accordingly not employment within the meaning of the National Insurance Act. (*Ques-*

Brief particulars of case.	*Decision.*
the upkeep of the garden. Her duties occupy about 12 hours a week, and she works for 29 weeks in the year, the amount of time devoted to the work being left to her discretion, provided that the work is done to the satisfaction of the College Council.	*tion* 1300. *Papers* 73091/12. *Jan. 10th*, 1913.) **(X Decision 224)**
225. A man is employed to drive grouse on the moors during the shooting season which lasts 18 days, the engagement being for the season. The remuneration is 5*s.* a day. The man can be dismissed if his work is not carried out satisfactorily; his normal occupation is that of a farmer.	That the employment by the applicant's principal of a man to drive grouse on the moors during the shooting season, under the conditions set out in the application, is not employment of a casual nature within the meaning of Part II. (*h*.) of the First Schedule to the National Insurance Act, and that the man so employed *is* liable to be insured in respect of his employment. (*Question* 1166. *Papers* 200832/3. *Jan. 20th*, 1913.) **(X Decision 225)**
226. A farmer's son is employed by the applicant to take ponies to and from the moors and to attend to the ponies on the moors. He is engaged for the shooting season which lasts 18 days. The remuneration is 3*s.* 6*d.* a day. The man can be dismissed if his work is not carried out satisfactorily.	That the employment by the applicant's principal of a man to take ponies to and from the moors during the shooting season, under the conditions set out in the application, is not employment of a casual nature within the meaning of Part II. (*h*), of the First Schedule to the National Insurance Act, and that the man so employed *is* liable to be insured in respect of this employment. (*Question* 1166. *Papers* 200832/3. *Jan. 20th*, 1913.) **(X Decision 226)**
227. A man is employed to build and repair shooting stands or roads, and to cut dykes on the moor in preparation for the shooting season. The length of the employment depends on the work to be done: in the case submitted it lasted 11 days. The remuneration is 3*s.* 6*d.* a day. The man can be dismissed if the work is not satisfactorily performed. His normal occupation is that of a farmer.	That the employment by the applicant's principal of a man to repair shooting stands and roads and to cut dykes on the moor, in the circumstances set out in the application, is employment of a casual nature otherwise than for the purposes of the employer's trade or business and is accordingly *excepted* under Part II. (*h*), of the First Schedule to the National Insurance Act. (*Question* 1166. *Papers* 200832/3. *Jan. 20th*, 1913.) **(X Decision 227)**
228. Men are employed by a hay and straw merchant to cut hay ricks into trusses and bind the trusses with cord. They are regularly employed for the	That the persons employed by the applicant to cut and bind hay, under the conditions set out in the application, *are* so employed under a contract of service, and

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greater part of the year in this work, except during the summer months. They are paid by the piece, and are liable to dismissal if their work is unsatisfactory.	are accordingly liable to be insured under the National Insurance Act in respect of such employment. (*Question* 1336. *Papers* 20014/8. *Jan. 20th*, 1913.) **(X Decision 228)**
229. A girl is employed as apprentice in a drapery business. No premium was paid in respect of the apprenticeship, and there was no written contract. The apprenticeship can be terminated by either party without notice. A term of the oral agreement was that, in the event of the apprentice remaining with the firm for three years, the sum of £10 would be paid to her, but that if she left or were dismissed before the end of that period she would receive no money payment. The payment, when made, would be regarded as payable in respect of the services during the whole of the period of apprenticeship and is not conditional upon the apprentice remaining in the service of the firm after the termination of her apprenticeship.	That the employment of the applicant as apprentice under a verbal contract as described in the application *is* employment under a contract of apprenticeship with money payment within the meaning of the National Insurance Act, and that the applicant is therefore liable to be insured while employed under such contract. (*Question* 1295. *Papers* 200378/2. *Jan. 21th*, 1913.) **(X Decision 229)**
230. A gymnast is employed by a circus company at a salary of £4 a week. His duties are to perform on the flying trapeze at morning and evening performances, and to take part in the circus parade; he also superintends the erection of the apparatus used in his performance. He may be called upon to take part in any acts forming part of the programme.	That the employment by the applicants of a gymnast, under the conditions detailed in the application, *is* employment by way of manual labour within the meaning of Part II. (*g*) of the First Schedule to the National Insurance Act, and accordingly, as he is employed under a contract of service, he is liable to be insured irrespective of the rate of his remuneration. (*Question* 1250. *Papers* 201044/2. *Jan. 20th*, 1913.) **(X Decision 230)**
231. A man contracts verbally with the owner of a brick field to get bricks made on the field at a certain price per thousand. The owner supplies all the material and plant, the contractor supplying the labour. The contractor is not obliged to render personal service. His brother and nephew work on the brick field with him, and he also engages, pays,	That the employment by the applicant on his brick field of a man for the purpose of supplying labour for brickmaking, under the conditions set out in the application, is *not* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 502. *Papers* 200653/2. *Jan. 20th*, 1913.) **(X Decision 231)**

Brief particulars of case.	*Decision.*
and dismisses a gang of other assistants. The gang work at times fixed by the contractor. The owner does not control or interfere with the work of the contractor or his gang.	
232. A smallholder is engaged by the agents for a landowner to do or get done various jobs in connection with the estate of the latter. The work is done at the man's own time and convenience. When other men are required to help, the man engages and pays them, sending in a bill to the agents at the end of the month. There is no binding agreement between the parties as to regular employment, but when there is work to be done on the estate the man is instructed to do it or get it done. He is paid by the day or by the piece. During the 12 months from October, 1911, to October, 1912, he was so employed for periods of varying duration amounting in the aggregate to 51½ days, the longest such period being for nine days.	That the employment by the applicants, as agents for a landowner, of a man to carry out certain jobs on the owner's estate, in the circumstances set out in the application, is employment of a casual nature, and as such employment is not for the purposes of the employer's trade or business, the person so employed is *not* liable to be insured under the National Insurance Act in respect thereof. (*Question* 1338. *Papers* 200745/4. *Jan. 20th*, 1913.) **(X Decision 232)**
233. A master tailor works for Messrs. Harrods, Ltd., on the firm's premises. The firm's cutter brings the man work each day together with the necessary instructions, the work being paid for at piece-rates. The tailor employs a number of assistants whom he appoints, pays, and dismisses on his own responsibility. The man and his assistants work in part of a large room divided by a partition, the other part of the room being used by the firm's regular staff. Neither the tailor nor his assistants are directly controlled by the firm in the performance of their work. The printed rules supplied to all the firm's employees are not given to the tailor's assistants. If the tailor left or were dismissed, his assistants would normally leave with him.	That the employment of a master tailor and his assistants on the premises of Messrs. Harrods, Ltd., in the circumstances set out in the application, is *not* employment by the firm under a contract of service within the meaning of the National Insurance Act. [*Note* :—The assistants do not, in the opinion of the Commissioners, work under the general control and management of Messrs. Harrods so as to make the latter liable for the contributions in respect of them in accordance with the regulations made under Schedule III. (6) to the Act.] (*Question* 1337. *Papers* 72783/12. *Jan. 20th*, 1913.) **(X Decision 233)**

Brief particulars of case.	*Decision.*
234. The fishermen employed by various smack-owners in the Port of Boston are for the most part engaged in musselling during the season (May to August) and at other times in shrimping. Some of them are engaged wholly in shrimping. While musselling they are paid either by the bag or, when fishing on the owner's private "lays," by the day. They are subject to the owner's directions or those of the captain appointed by the owner. While shrimping they are paid by a share in the net profits and are subject to the orders of the captain, appointed by the owner, in matters relating to the navigation of the boat. No control is in fact exercised over them as to the method of doing the work, the men being experienced and capable. The owner appoints the crew, and can dismiss them at the end of any voyage. He also fills vacancies in the crew, though the latter can object to the appointment of an incompetent hand. The catch is disposed of in the majority of cases by the owner.	That the fishermen employed by various smack-owners at the Port of Boston for musselling and shrimping, under the conditions set out in the application, *are* so employed under a contract of service within the meaning of the National Insurance Act, and are accordingly liable to be insured thereunder in respect of such employment. (*Question* 1335. *Papers* 64709. *Jan. 20th*, 1913.) **(X Decision 234)**
235. A son is employed as manager of a business by the trustees appointed under his late father's will. The will contains the following directions: "I direct my trustees to continue to conduct and carry on the same [business] . . . . and to employ my sons . . . . . as managers of the said business . . . . . and I direct my trustees to pay the wages following, out of the said business, to my said son . . . . the sum of 35*s.* per week and to my said son . . . . . the sum of 25*s.* a week so long as they shall continue to assist the said business." By the terms of the will the business passes to the children absolutely from and after the mother's death.	That the employment of the applicant as manager of a business by the trustees appointed under his late father's will, *is* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 1334. *Papers* 64431. *Jan. 20th*, 1913.) **(X Decision 235)**

Brief particulars of case.	*Decision.*
236. An agent is employed by a firm of drysalters. He is paid by a fixed salary and commission on sales. He is not obliged to devote the whole of his time to the firm's services so long as the business which he introduces justifies the payment of the salary. There is no written agreement, but it is understood that the agent shall not work for any other firm in the same line of business. The agent's work is not confined to any particular district, and he may normally obtain orders where he likes; the firm occasionally send him instructions to collect accounts from certain customers.	That the employment of the applicant as agent by Messrs. James Houghton & Sons, Drysalters, under the conditions set out in the application and as detailed at the hearing on December 9th, 1912, *is* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 1129. *Papers* 200206/74/12. *Jan. 8th*, 1913.) **(X Decision 236)**
237. An agent is appointed by a firm of carriers and deliverers to deliver goods for them in a certain town, using his own horse and cart for the work. The firm send a consignment of goods to the town and a way-bill to the agent; the agent then delivers the goods and renders a monthly account to the firm. The agent is paid by commission, and the employment involves part-time service only. General instructions concerning the conduct of the work are contained in the agent's letter of appointment.	That the employment of the applicant as part-time commission agent by Messrs. Sutton and Company, under the conditions set out in the application and as detailed at the hearing on December the 9th, 1912, is *not* employment under a contract of service within the meaning of the National Insurance Act, and that the applicant is accordingly not liable to be insured in respect of such employment. (*Question* 1242. *Papers* 200407/3/12. *Jan. 8th*, 1913.) **(X Decision 237)**
238. An agent is employed by a firm of confectioners to canvass for orders. He is paid by commission, and is not obliged to devote any definite amount of time to the firm's business. There is no written agreement. No money is collected by the agent. No specific instructions are given, and the agent can obtain orders where and when he likes subject to the restriction that orders from any particular district must be sent in by the day preceding that specified for delivery in that district.	That the employment of the applicant as part-time commission agent by Messrs. Auborn and Heaviside, under the conditions set out in the application and as detailed at the hearing on December 9th, 1912, is *not* employment under a contract of service within the meaning of the National Insurance Act, and that the applicant is accordingly not liable to be insured in respect of such employment. (*Question* 1322. *Papers* 201036/2/12. *Jan. 8th*, 1913.) **(X Decision 238)**
239. An agent is employed by a firm of hardware merchants to canvas for orders. He is paid by commission on sales, and is allowed to have other	That the employment by Messrs. John W. Calver & Sons, Limited, of a commission agent, under the conditions set out in the application and as detailed at the hear-

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employment concurrently. There is no written contract. The firm would not allow an agent to call upon customers already visited by one of the firm's representatives, but otherwise the agent is free to go where he likes, subject to a rough geographical distribution among the firm's representatives. When possible the agent collects the accounts of those customers whom he has canvassed, but the firm have no right to direct the agent to collect any specific account.	ing on December 9th, 1912, is *not* employment under a contract of service within the meaning of the National Insurance Act, and that the agent is accordingly not liable to be insured in respect of such employment. (*Question* 1321. *Papers* 85073/12. *Jan. 8th*, 1913.) **(X Decision 239)**
240. Agents are employed by a firm of wholesale provision merchants to sell goods and collect monies. They are paid by commission and a weekly allowance of 2*s.* 6*d.* There is no written agreement and the agents exercise their own discretion as to the time which they devote to the work. The agents obtain orders where they like, their movements being in no way regulated by the firm except that it is understood that they must not normally call on a person who is already a customer of the firm through some other person's introduction. In the course of this work the agents may collect the monthly accounts of the customers obtained by them, but the firm have no right to direct an agent to collect any specific account or series of accounts.	That the employment of agents by Messrs. Hutley and Co., Provision Merchants, under the conditions set out in the application and as detailed at the hearing on December 9th, 1912, is *not* employment under a contract of service within the meaning of the National Insurance Act, and that the agents are accordingly not liable to be insured in respect of such employment (*Question* 1323. *Papers* 200210/19/12. *Jan. 8th*, 1913.) **(X Decision 240)**
241. An agent is employed by the Employers' Liability Assurance Corporation, Limited, to canvass for new policies and to collect and remit quarterly premiums. He is paid by commission, and exercises his own discretion as to the time which he devotes to the work. His work is not restricted to any particular district.	That the employment of the applicant as part-time commission agent by the Employers' Liability Assurance Corporation, Limited, under the conditions set out in the application and as detailed at the hearing on December 9th, 1912, is *not* employment under a contract of service within the meaning of the National Insurance Act, and that the applicant is accordingly not liable to be insured in respect of such employment. (*Question* 1324. *Papers* 200907/1/12. *Jan. 8th*, 1913.) **(X Decision 241)**

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242. Whether agents paid by commission or fees who are employed by Assurance Companies and Collecting Friendly Societies for part-time or spare-time service only to canvas for business or to collect monies are employed under a contract of service within the meaning of the National Insurance Act.	That agents employed for part-time or spare-time service by Assurance Companies and Collecting Friendly Societies under the terms of the agreements, copies of which were handed in at the hearing on December 9th, 1912, *are* employed under a contract of service within the meaning of the National Insurance Act. Such persons are accordingly liable to be insured, subject to the application in particular cases of the exceptions given by Part II. (*e*) and Part II. (*g*) of the First Schedule. *Note.*—The agreements above referred to, that were handed in at the hearing, relate to the employment of part-time or spare-time agents by the following companies and societies :— Blackburn Philanthropic Mutual Assurance Society. Britannic Assurance Co., Ltd. British Legal and United Provident Assurance Co. City Life Assurance Co., Ltd. Hearts of Oak Life and General Assurance Co., Ltd. Liverpool Victoria Legal Friendly Society. London and Manchester Industrial Assurance Co., Ltd. London and Provincial Assurance Co., Ltd. Pearl Life Assurance Co., Ltd. Pioneer Life Assurance Co., Ltd. Refuge Assurance Co., Ltd. Royal Co-operative Collecting Society. Royal Liver Friendly Society. Royal London Mutual Insurance Society, Ltd. Wesleyan and General Assurance Society. *Papers* 51886/13. *Jan. 8th*, 1913.) **(X Decision 242)**
243. A charcoal-burner is employed by various farmers engaged in the hop-growing industry for about three weeks at a time to burn waste wood into charcoal for the purpose of drying the hops. The work is of a skilled nature, and the charcoal burner is not subject to the control and direction of	That the applicant's employment by various farmers to burn wood into charcoal for the purpose of hop-drying, under the conditions set out in the application, is *not* employment under a contract of service within the meaning of the National Insurance Act, and that the applicant is not liable to be insured thereunder in respect of

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the farmer during the performance of his work. Payment is made by the piece.	such employment. (*Question* 1289. *Papers* 200697/1. *Jan. 29th*, 1913.) **(X Decision 243)**
244. A person carrying on business as a printer is assisted in such business by his son, who is 19 years of age. The latter has invested money in the business, which is carried on under the style of . . . . & Son. He receives 3*s.* a week pocket money and complete maintenance, and at the end of the year is paid a share in the profits. There is no written agreement, but it is understood between the parties that the son will receive a larger share in the profits when he is 21 years of age. The son takes charge of the business in his father's absence.	That the applicant's son who assists in the former's printing business, under the conditions set out in the application, is *not* employed under a contract of service within the meaning of the National Insurance Act, and is accordingly not liable to be insured thereunder in respect of such employment. (*Question* 1358. *Papers* 101152/12. *Jan.* 29th, 1913.) **(X Decision 244)**
245. A man is employed by the English representative of an American firm of watchmakers to test and adjust watch movements. The work requires great technical knowledge and experience of the scientific principles on which the regulation of high-class watches is founded. The remuneration is at a rate exceeding £160 a year.	That the applicant's employment in timing and rating the movements of high-class watches under the conditions set out in the application is *not* employment by way of manual labour within the meaning of Schedule I., Part II. (*g*) to the National Insurance Act, and that in view of the rate of his remuneration he is not liable to be insured. (*Question* 1360. *Papers* 201058/3. *Jan. 29th*, 1913.) **(X Decision 245)**
246. A man is employed as groundman of a cricket club from March to September at a wage of £2 a week. During the winter months he contracts with the club to do all the necessary work in connection with the club grounds for a fixed sum of £5. He does the work in his own time, and no control is in practice exercised over him as to the way in which the work is to be done. The question asked is whether the man is employed under a contract of service during the winter months.	That the groundman of the . . . . . Cricket Club who is engaged during the winter months for certain work under the conditions set out in the application is *not* during these months employed under a contract of service within the meaning of the National Insurance Act, and is accordingly not liable to be insured thereunder for such period. (*Question* 1359. *Papers* 101791/12. *Jan. 29th*, 1913.) **(X Decision 246)**
247. A man is engaged by a farmer to make and repair hedges at a fixed price by the piece or for the job. The work must be done according to specifica-	That the applicant, who is engaged by a farmer to make and repair hedges under the conditions set out in the application, is *not* employed under a contract of service within

Brief particulars of case.	*Decision.*
tion, and must be completed in a certain time. The farmer exercises no control as to the method of doing the work, and the man can come and go as he likes and employ other men to help him.	the meaning of the National Insurance Act, and is accordingly not liable to be insured thereunder in respect of such employment. (*Question* 1277. *Papers* 104316/12. *Jan. 29th*, 1913.) **(X Decision 247)**
248. A man is employed by a Discharged Prisoners' Aid Society at an annual salary of £10 as Prison Gate Missioner, his duties being to meet discharged prisoners at the prison gates and to give them assistance and advice. The missioner is notified of the times when the discharged prisoners leave the prison, and he is, in practice, allowed to deal with the ex-prisoners in his discretion according to the circumstances of the case, but the Committee of the Society claim the right to control the performance of his duties. The work occupies about four hours a week.	That the employment by the applicant Society of a Prison Gate Missioner, under the conditions set out in the application, *is* employment under a contract of service within the meaning of the National Insurance Act, and that the employee is accordingly liable to compulsory insurance. (*Question* 1357. *Papers* 91194/12. *Jan. 29th*, 1913.) **(X Decision 248)**
249. A firm of brewers employ a man as manager of licensed premises: the manager's wife assists her husband in the business. At the time of the manager's appointment, the firm were aware that he was married, and it was assumed that the wife could assist him in the housekeeping duties in connection with the premises. The firm pay the manager a salary and provide the husband and wife with board and lodging; the servants in the house are paid by the firm. The question is whether the wife is employed by the brewery firm under a contract of service.	That the wife of the manager of applicants' licensed premises who assists her husband in the management of the business, under the conditions set out in the application, is *not* so employed by the applicants under a contract of service within the meaning of the National Insurance Act. (*Question* 1273. *Papers* 200660/1. *Jan. 29th*, 1913.) **(X Decision 249)**
250. Male and female Bursars are appointed by the Bradford Education Committee; they are required to sign a Declaration of their intention to become Student Teachers in Bradford should their services in that capacity be required by the Committee, and they undertake to attend for full	That the Bursars who are appointed by the Bradford Education Committee, under the conditions set out in the application, are *not* as such employed within the meaning of the National Insurance Act. (*Question* 921. *Papers* 47145/12. *Jan. 29th*, 1913.) **(X Decision 250)**

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time instruction at a Secondary School to be determined by the Authority. They receive from the Education Committee free tuition at the Secondary School and a maintenance allowance of £13 for the year; if the Bursar leaves the service of the Authority before the termination of the engagement, except from a cause approved by the Authority, any money payments that may have been made to the Bursar must be repaid.	
251. Steersmen are employed to steer vessels while passing through the Manchester Ship Canal. The Canal Company give no express licence to the steersmen who offer their services on the canal, although the Company might refuse to allow a man to come on to their property to act in this capacity. It is not compulsory for the ships passing through the canal to employ one of the steersmen. The men are, in practice, usually engaged through or on the recommendation of the pilot who is temporarily in charge of the vessel. The remuneration, for which the shipowners are liable, varies according to the length of the journey.	That the employment of the applicants as steersmen of ships on the Manchester Ship Canal, under the conditions set out in the application, *is* employment by the shipowner under a contract of service within the meaning of the National Insurance Act. (*Question* 288. *Papers* 201155/1. *Jan. 29th*, 1913.) **(X Decision 251)**
252. A fishmonger rents a salmon fishery on the River Severn; he owns, and pays for the upkeep of, the boats, fishing tackle, and other necessaries for the working of the fishery. The fishery is worked during the season by seven men, who are employed by other persons during the off-season. One of the men is engaged as foreman, who engages the other men. The terms of remuneration are that the men shall receive for division among themselves one-half of the value of the fish caught; if they earn nothing for several weeks the fishmonger would give them a "sub." on account.	That the employment by the applicant of a foreman and certain other men to work a salmon fishery under the conditions set out in the application, the remuneration of the men being one-half of the value of the fish caught, *is* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 1124. *Papers* 85063/12. *Jan. 29th*, 1913.) **(X Decision 252)**

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In case of neglect the employer would make complaint through the foreman; incidental orders are also given by the foreman in whose hands the management of the fishery is largely left, the employer visiting the men on rare occasions. The men could be dismissed at the will of the employer.	
253. A man is employed by shipowners at Hull to assist in the mooring and unmooring of vessels arriving at and leaving the docks. He is the owner of a small rowing boat which is used for the purpose, and is generally assisted by one or two men. The work is done subject to the control and directions of the ship's officer in charge of the operations. The shipowners or their agents pay the boatman by the job, and he pays his own assistants. The captain of a vessel can dismiss the man forthwith if the work is not being performed satisfactorily.	That the applicant's employment by various shipowners to assist in the mooring and unmooring of vessels arriving at and leaving the docks, under the conditions set out in the application, *is* employment under a contract of service within the meaning of the National Insurance Act, and that the applicant is accordingly liable to be insured thereunder in respect of such employment. (*Question* 1223. *Papers* 200260/7. *Jan. 29th*, 1913.) **(X Decision 253)**
254. A person is employed by a Local Education Authority as School-attendance Officer. The employment involves part-time service only at a fixed annual salary. The Education Committee can dismiss the Officer for neglect of duty, and have a right to issue any necessary directions regarding the work.	That the employment of the applicant by a Local Education Authority as School-attendance Officer, under the conditions set out in the application, *is* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 1153. *Papers* 200343/2. *Jan. 29th*, 1913.) **(X Decision 254)**
255. A Company lets out taxi-cabs on a hire-purchase agreement to persons who ply for hire with the cabs so obtained. The terms of the hire-purchase agreement provide that the owners agree to let on hire, and the hirer agrees to take from the owners, a motor cab, and that the hirer shall pay to the owners a certain weekly sum so long as the hiring continues; that the hirer shall have the option of purchasing the cab at any time during the said hiring, the amounts paid by the hirer during the hiring	That the employment of a person in plying for hire with a motor cab, the possession of which is obtained under the hire-purchase agreement referred to in the application, *is* employment by the owners of the cab within the meaning of Schedule I., Part I. (*d*) of the National Insurance Act. (*Question* 1268. *Papers* 98536/12. *Jan. 29th*, 1913.) **(X Decision 255)**

Brief particulars of case.	*Decision.*
being credited as part of the purchase money; but that until such option to purchase is exercised and the full purchase price is paid, the hirer shall not have any right, title, or claim in law or in equity to the ownership of the cab, which shall, until such time, remain the absolute property of the owner. The hirer is at liberty at any time during the hiring to terminate the hiring by returning the cab to the owners.	
256. SECOND ENGINEER, S.S. "WOODFIELD" (3,584 tons—carries four engineers and a donkeyman). *Remuneration.*—A salary of £12 a month with maintenance on board. *Duties.*—The Second Engineer keeps two four-hour watches; during these watches he has supervision of the men who are then engaged in the engine room, he supervises and attends to the proper working of the engines and boilers, controls the production of steam by the firemen, and sees that the boilers are properly fed with water and that the machinery is sufficiently oiled; he has usually no other members of the engineering staff to assist him during the watches, and is more or less continuously handling the machinery himself. He has control over the deck machinery. When the vessel is going in and out of port he works and controls the engines himself; while in port he takes charge of the opening out and overhauling of the machinery. FIFTH AND SIXTH ENGINEERS, R.M.S. "ORAMA" (12,297 tons—carries 10 engineers). *Remuneration.*—Salaries of £10 and £9 10s. a month, respectively, with maintenance on board. *Duties.*—The Fifth and Sixth Engineers keep watch with one	That the following officers, namely, Second Engineer on SS. *Woodfield*, Fifth and Sixth Engineers, Chief Refrigerating Engineer, and Chief Electrician on R.M.S. *Orama*, the conditions of whose employment were explained at the hearing on January 7th, 1913, *are* employed by way of manual labour within the meaning of Part II. (*g*) of the First Schedule to the National Insurance Act, and are accordingly liable to compulsory insurance irrespective of the rate of their remuneration. (*Question* 373A. *Papers* 39008/12. *Jan.* 30*th*, 1913.) **(X Decision 256)**

Brief particulars of case.

or other of the senior engineers. During such watches their duties are to stand-by in the main engine room and stokehold and to carry out orders received by telegraph in connection with the regulation of the machinery, and generally to attend to running of the machinery. They perform the repairs that may be required during the course of the voyage.

CHIEF REFRIGERATING ENGINEER ON R.M.S. "ORAMA."

Remuneration.—A salary of £13 a month with maintenance on board.

Duties.—To look after the refrigerating machinery. During the outward voyage the machinery is usually opened out for the purpose of overhauling and repair; this work being done by the two refrigerating engineers, assisted by the firemen and greasers. On the homeward voyage the manual work (except at times of accident) consists in adjusting valves and controlling the machinery.

CHIEF ELECTRICIAN ON R.M.S. "ORAMA."

Remuneration.—Fixed salary of £11 10*s.* a month with maintenance on board.

Duties.—To attend to and control the electrical machinery generally, including the overhauling and repairing of the dynamo and motors, the reconnecting of defective wires, &c. He does this work himself with the help of one assistant.

256A. SECOND OFFICER ON R.M.S. "ORAMA."

Remuneration.—Salary of £11 a month with maintenance on board.

The question for determination in regard to this officer is whether he is excepted on the ground that his remuneration is at a rate exceeding £160 a year for employment other-

Decision.

That the Second Officer on R.M.S. *Orama is* remunerated at a rate exceeding in value £160 a year, and accordingly, as his employment is not by way of manual labour, he is excepted from com-

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wise than by way of manual labour.	pulsory insurance by Part II. (*g*) of the First Schedule to the National Insurance Act. (*Question* 373B. *Papers* 39008/12. *Jan.* 30*th*, 1913.) **(X Decision 256 A)** (The remarks on the Third Officer's case, X Decision 256 B, apply to this decision.)
256B. THIRD OFFICER ON R.M.S. "ORAMA." *Remuneration.*—Salary of £9 10*s.* a month with maintenance on board. The question for determination in regard to this officer is whether he is excepted on the ground that his remuneration is at a rate exceeding £160 a year for employment otherwise than by way of manual labour. [See also the case of the Second Officer—X Decision 256A.]	That the Third Officer on R.M.S. *Orama* is remunerated at a rate *not* exceeding in value £160 a year and is therefore liable to be insured under the National Insurance Act. (*Question* 373C. *Papers* 39008/12. *Jan.* 30*th*, 1913.) **(X Decision 256 B)** (For the purposes of Decisions Nos. 256A and 256B, the value to the officers of the food, &c., which they receive while on board ship has been estimated at 2*s.* a day. On vessels of a different class a lower value may have to be taken, *e.g.*, on certain tramp steamers, on which the sum of 1*s.* 6*d.* a day has been agreed between employers and employed.)
257. A man is employed from time to time by a local Political Association to ring a bell and announce open-air meetings. He occasionally also delivers hand-bills and leaflets. He is paid by the job, and receives instructions from the secretary as to his work.	That the employment of the man who is engaged by the local Association to announce open-air meetings and deliver handbills and leaflets, under the conditions set out in the application is employment of a casual nature, and as such employment is not for the purposes of the Association's trade or business, it is *excepted* from the compulsory provisions of the National Insurance Act by Schedule I., Part II. (*h*), thereto. (*Question* 1038. *Papers* 200066/3. *Feb.* 5*th*, 1913.) **(X Decision 257)**
258. A licensed bailiff is engaged by a firm of Estate Agents to execute distress warrants as required. He receives a fee for each warrant executed. He is also paid a retaining fee of 5*s.* a week, in return for which he calls at the office every morning to see if his services are required.	That the applicant who is employed by a firm of Estate Agents to execute distress warrants under the conditions set out in the application is *not* employed for such work under a contract of service within the meaning of the National Insurance Act, and is accordingly not liable to be insured thereunder in respect of the employment.

Brief particulars of case.	*Decision.*
	Question 618. *Papers* 201246/16. *Feb.* 12*th*, 1913.) **(X Decision 258)**
259. A lad is employed as apprentice in an ironmongery business. The indentures of apprenticeship do not provide that money payment should be made. A money payment has, in fact, been allowed since the commencement of the apprenticeship, and the apprentice was given to understand at the time of his entry into apprenticeship that he *might* be allowed a few shillings a week as pocket money; at present he receives 5*s.* a week.	That the employment of the applicant as apprentice in the circumstances set out in the application is *not* employment within the meaning of the National Insurance Act. (*Question* 1258. *Papers* 200357/11. *Feb.* 15*th*, 1913.) **(X Decision 259)**
260. A deaf and dumb society employ a superintendent and missioner for whole time service at an annual salary of £145. The superintendent is appointed by the committee, and can be dismissed by that body for unsatisfactory service or conduct. His duties consist in conducting services and classes in the society's institute, visiting, superintending, and generally furthering the work of the society. The committee have the right to direct and arrange the superintendent's work.	That the employment of the applicant as superintendent and missioner to a deaf and dumb society under the conditions set out in the application *is* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 1116. *Papers* 80104/12. *Feb.* 15*th*, 1913.) **(X Decision 260)**
261. Six porters, licensed as such under the bye-laws of the Borough of Birkenhead, have a stand at Woodside Ferry. Each porter pays an annual fee of two shillings for his licence and is provided with a badge. As there is not much custom to be obtained by the porters on Sunday, and the Corporation desire that a porter should be on duty at the Ferry on that day for the convenience of passengers, the Corporation make a payment of 3*s.* to the porter who is in attendance on Sunday. The licence does not compel any of the porters to attend at the Ferry on Sunday, and the porters arrange among themselves who shall undertake this duty.	That the engagement by the Corporation of Birkenhead of licensed porters to attend at the Woodside Ferry under the conditions set out in the application is *not* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 821. *Papers* 201196/5. *Feb.* 15*th*, 1913.) **(X Decision 261)**

Brief particulars of case.	*Decision.*
262. A man is engaged by a farmer to make hurdles. The farmer supplies the materials, and the work is done on his premises. No control is exercised by the farmer as to the method of performing the work. The man is paid by the piece, and can work when he likes. If the work was done badly, the farmer would determine the contract. The applicant also works for other employers under similar conditions.	That the applicant's employment by a farmer to make hurdles under the conditions set out in the application is *not* employment under a contract of service, and that the applicant is accordingly not liable to be insured under the National Insurance Act in respect of such employment. (*Question* 1386. *Papers* 200774/3. *Feb.* 15*th*, 1913.) **(X Decision 262)**
263. A man is appointed by the Lord of the Manor as Bill Poster within the Manor of Sherborne, and receives £1 a year, payable quarterly, in respect of the appointment. By virtue of this appointment the man has the sole right of bill posting within the manor. The inhabitants who employ the man in this capacity pay him for the services rendered; if the Lord of the Manor required any such work to be done for himself, he would pay the man in a similar way. The Lord of the Manor has the right to see that the man performs his services to the satisfaction of the inhabitants, and can control his good behaviour. The man can be dismissed at will; any complaints regarding his work would be made to the agent of the Lord of the Manor.	That the employment by the applicant of a man to act as Bill Poster within the Manor of Sherborne, under the conditions set out in the application, *is* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 1141. *Papers* 200028/1. *Feb.* 15*th*, 1913.) **(X Decision 263)**
264. A District Medical Officer is appointed by a Board of Guardians under Article 153 of the Consolidated General Order of July 24th, 1847. The duties of the officer are defined by the order, and he can only be removed from office with the consent of the Local Government Board.	That the employment of a District Medical Officer by a Board of Guardians under the provisions of the Poor Law Orders is *not* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 1385. *Papers* 48885/12. *Feb.* 15*th*, 1913.) **(X Decision 264)**
265. Certain men—called "hovellers"—are employed in the Sittingbourne District by captains of barges to assist the barges in passing under bridges. The hoveller rows out in his boat to an approach-	That the hoveller who is employed to assist the applicant's barge through a bridge, under the conditions set out in the application, *is* so employed under a contract of service within the meaning of the National Insurance Act. (*Question*

Brief particulars of case.	*Decision.*
ing barge and offers his services to the captain. If engaged, he assists the mate in lowering and raising the rigging, subject to the captain's orders ; occasionally he is told to take the wheel. The employment normally lasts for about half-an-hour. Payment varies with the size of the barge, the charges being in accordance with a scale recognised by custom. A hoveller generally works in connection with one particular bridge ; no licence or other sanction is required to entitle him to work in this capacity.	1384. *Papers* 200707/2. *Feb.* 15*th*, 1913.) **(X Decision 265)**
266. A woman is employed as money-taker at a Picture Theatre. The employment requires attendance at the theatre daily, from 2.45 p.m. to 3.45 p.m., and from 6.45 p.m. to 9.45 p.m.	That the employment by applicant of a money-taker at a Picture Theatre to attend at two performances daily, namely, each afternoon from 2.45 p.m. to 3.45 p.m., and each evening from 6.45 p.m. to 9.45 p.m., is employment involving part-time service only within the meaning of the National Health Insurance (Subsidiary Employments) Provisional Order, 1912 (No. 1), and that such employment is therefore *excepted* under Part II. (*i*) of the First Schedule to the National Insurance Act, (*Question* 1388. *Papers* 105754/12. *Feb.* 19*th*, 1913.) **(X Decision 266)**
267. Women are employed at a Picture Theatre as money-takers and check-takers. The employment requires attendance at the theatre daily, from 2 p.m. to 4 p.m., and from 6.30 p.m. to 10 p.m.	That the employment by applicant of certain women as money-takers and check-takers at a Picture Theatre on each afternoon from 2 p.m. to 4 p m., and each evening from 6.30 p.m. to 10 p.m., is not employment involving part-time service only within the meaning of the National Health Insurance (Subsidiary Employments) Provisional Order, 1912 (No. 1), and that such employment is therefore *not excepted* under Part II. (*i*) of the First Schedule to the National Insurance Act, and the women are liable to compulsory insurance in respect thereof. (*Question* 1383. *Papers* 104988/12. *Feb.* 15*th*, 1913.) **(X Decision 267)**

Brief particulars of case.	*Decision.*
268. Waiters are casually employed by a City Corporation to wait at the luncheons or dinners of the Council, which occur once every month. They are engaged, dismissed, and controlled by the House Steward, who is a permanent servant of the Corporation.	That the employment by a City Corporation of waiters to wait at the luncheons and dinners of the Council, in the circumstances set out in the application, is *not* employment within the meaning of Part I. of the National Insurance Act, as it is employment of a casual nature otherwise than for the purposes of the employer's trade or business. (*Question* 1396. *Papers* 51125/13. *Feb. 28th*, 1913.) **(X Decision 286)**
269. A man contracts with an Urban District Council to carry out the necessary House Scavenging in a certain district. The contract, which is entered into for a period of three years, provides, *inter alia*, that the contractor shall do the work under the direction and to the satisfaction of the Sanitary Inspector, and shall obey all lawful orders of the Council or its officers applicable to the contract. If the contractor does not carry out the work satisfactorily or comply with the orders of the Council, the Inspector is empowered to carry out the work himself and charge the contractor with the cost. All carts, horses, tools, and other materials are to be found by the contractor, except the slop-cart, and the contractor is liable to make good any damage done to the latter. The contractor in fact devotes almost the whole of his time to the work, but is under no obligation to do so. He employs two men to assist him. He receives a fixed sum for the period of three years, payable by monthly instalments, if the work is performed satisfactorily and up to time.	That the employment of the man who contracts with the applicant Council to carry out the House Scavenging in a certain district, under the conditions set out in the application, is *not* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 1397. *Papers* 200442/2. *Feb. 28th*, 1913.) **(X Decision 288)**
270. A firm of tailors employ a man to do tailoring work at piece rates. The man works on the firm's premises in a room with two other men who are em-	That the employment of a tailor and his assistants in the applicant's workshop, under the conditions set out in the application, *is* employment by the applicants under

Brief particulars of case.	*Decision.*
ployed under similar conditions. He employs three girls to assist him in his work and pays them a daily wage out of the piece-rate remuneration which he receives from the firm; normally he engages and dismisses the girls himself. The man can be dismissed at a week's notice; the firm give him any necessary orders relating to the work which is given to him.	a contract of service within the meaning of the National Insurance Act, and that the applicants are accordingly liable for the insurance of all such persons. (*Question* 1398. *Papers* 200863/3. *Feb. 28th*, 1913.) **(X Decision 270)**
271. A Congregational Church organises a labour yard for the purpose of assisting men connected with the Church who find themselves in distress owing to *temporary* unemployment. The labour yard is managed by a Committee appointed by the Church. If a distressed person is found eligible he is offered work in the labour yard; the work consists in chopping and bundling firewood, and the man is paid 10*d.* per 100 bundles. The men are put on from day to day for no stated period; if during the day a man hears of an employment, he can go to it at once; he may also be stopped working at any moment at the discretion of the Committee. The men are not offered work for more than three days in the week; during the other three days they are expected to seek employment.	That the employment, on the conditions stated in the application, of men to chop and bundle firewood in the labour yard attached to a Congregational Church is *not* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 1081. *Papers* 63103/12. *Feb. 28th*, 1913.) **(X Decision 271)**
272. A visiting art mistress is employed at three private schools; she attends at each school from 1½ to 2½ hours a week and receives a fixed annual salary. The mistress has a room and class to herself while teaching; the headmistress may in each case direct a course of lessons, but no other right of control is exercised, and all matters of detail are left to the visiting mistress.	That the employment of the applicant as visiting art mistress at certain private schools under the conditions set forth in the application is *not* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 890. *Papers* 201177/5. *March 5th*, 1913.) **(X Decision 272)**

Brief particulars of case.	*Decision.*
273. A laundry company give out to a woman, to be repaired in her own home, articles which are damaged while being washed at the laundry. The woman does the repairing work herself, being paid at a piece-rate.	That the employment by the applicant laundry company of a woman to repair, in her own home, articles which are damaged while being washed at the laundry, *is employment as an outworker* within the meaning of Part I. (*c*) of the First Schedule to the National Insurance Act, and that the woman is accordingly liable to be insured in respect of such employment. (*Question* 1401. *Papers* 104174/12. *March 26th*, 1913.) **(X Decision 273)**
274. A small holder is engaged by a firm of coal merchants for about two days in each week in hawking coal and collecting payments therefor. He is paid a commission of *2s. 6d.* in the pound on the amount collected, with a guaranteed minimum of *15s.* a week. He provides the necessary horses, and the firm find the dray. No directions are given as to the way in which the work is to be done, except that instructions are occasionally given as to curtailing a customer's credit, or executing an urgent order. The carter keeps a record of deliveries and payments. The arrangements between the parties are carried out as far as possible to meet the convenience of both. The small holder also does a certain amount of carting work for other persons.	That the person who is engaged by the applicants to hawk coal and collect payments, under the conditions set out in the application, is *not* employed under a contract of service, and is accordingly not liable to be insured under the National Insurance Act in respect of such employment. (*Question* 1412. *Papers* 200899/12. *March 26th*, 1913.) **(X Decision 274)**
275. Men are employed casually to assist at haymaking and harvesting times by the tenant of an estate, comprising 290 acres of land, of which about 100 acres are used as a park, and the remainder, exclusive of the house and garden and three acres of arable land, chiefly for grazing. The tenant is engaged in the breeding of pedigree cattle. The farm is carried on with a view to making a profit, and a bailiff is employed. The meat and vegetables raised on the farm, other than those needed for home use, are sent to market. Little or no profit is, however, realised.	That the employment of men to assist in the haymaking and harvesting on an estate, in the circumstances set out in the application, *is* employment within the meaning of the National Insurance Act, as, although their employment is of a casual nature, it is for the purpose of the employer's trade or business. (*Question* 1414. *Papers* 201209/7. *March 26th*, 1913.) **(X Decision 275)**

Brief particulars of case.	*Decision.*
276. A contractor undertakes to supply stone to a rural district council, and rents a quarry for the purpose. He engages a man to get out 1,400 cubic yards of stone in the year at 2*s.* per cubic yard. This man engages his son and another man to assist him, paying them by a share in the profits, and also another assistant at a fixed wage. The work is heavy and entails practically whole-time service. The contractor is responsible for the proper levelling and replacement of the ground, and, to ensure that this is done, he closely supervises this work. He also advises as to the best way of getting out the stone and as to the size to which it should be cut. The greater part of the actual quarrying is done by the man, the levelling and replacing by his assistants. The contractor finds the wheelbarrows and planks for the work, the men providing their own pickaxes and shovels. If the work is done improperly, the contractor would terminate the engagement. The men are sometimes taken off the quarry work by the contractor to help in haymaking.	That the man and his assistants who are employed by a contractor to get stone out of a quarry, in the circumstances set out in the application, *are* employed under a contract of service within the meaning of the National Insurance Act, and are accordingly liable to be insured thereunder in respect of such employment. (*Question* 1413. *Papers* 200021/2. *March 26th*, 1913.) **(X Decision 276)**
277. A man is engaged by a picture theatre company to perform as pianist-conductor and to supply an orchestra of four persons at a weekly salary of £5 15*s.*, out of which he pays his assistants. He is required to give personal services at all the performances. The agreement under which he is engaged is in the same form as that entered into by the regular staff of the theatre.	That the employment of the applicant to act as pianist-conductor and to supply an orchestra of four persons at a picture theatre, under the conditions set out in the application and in the agreement submitted therewith *is* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 1415. *Papers* 103182/12. *March 26th*, 1913.) **(X Decision 277)**
278. The Halifax Tradesmen's Supply Association, Limited, employ an agent for part-time service in the capacity of collector and canvasser, the remuneration being by a commission on the amount collected. Under the terms of the agreement, the agent undertakes to do and	That the employment by the Halifax Tradesmen's Supply Association, Limited, of an agent, under the conditions detailed in the application, for the purpose of canvassing for new business and collecting moneys, *is* employment under a contract of service within the meaning of the National Insurance Act.

Brief particulars of case.	*Decision.*
execute all the lawful commands and directions of the Association and to serve the Association. He is required to render an account at such times as shall be directed by the secretary or manager. The employment may be terminated by two weeks' notice on either side. The Association can dismiss without notice for gross misconduct.	(*Question* 766. *Papers* 200079/4. *March 26th*, 1913.) **(X Decision 278)**
279. A man is engaged by the Branch Manager of a firm to canvass for orders for their typewriters and accessories. He is required by his agreement to devote his whole time to this employment and to canvass only in certain specified districts. The firm's Branch Manager has a general right to supervise the working of the agent's districts, and to refuse to execute any order obtained by the agent contrary to the terms of the agreement, but he does not give directions or interfere with the agent's discretion as to the way in which the districts are to be worked. Payment is made by commission only, which is subject to a deduction for the agent's share of office expenses.	That the applicant's employment as commission agent to canvass for orders for the sale and purchase of typewriters and accessories, under the conditions set out in the application, is *not* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 1361. *Papers* 201150/4. *March 28th*, 1913.) **(X Decision 279)**
280. The Marconi International Communication Co., Ltd, employ men as operators of wireless telegraph instruments. The duties of the operators are to receive and send wireless messages, to adjust the instruments when necessary, and to perform clerical work in making abstracts, &c.	That the employment by the Marconi International Co., Ltd., of operators of wireless telegraph instruments to perform the duties detailed in the application is *not* employment by way of manual labour, and accordingly, where the rate of remuneration exceeds in value £160 a year, the employment of the operators is excepted under Part II. (*g*) of the First Schedule to the National Insurance Act. (*Question* 1412. *Papers* 63624/12. *March 28th*, 1913.) **(X Decision 280)**
281. A man is employed by the "boots" at an hotel for one hour each morning in cleaning knives and boots. He receives no money payment for the work, but in consideration of his services he is allowed to	That the applicant *is* employed by the hotel proprietor under a contract of service within the meaning of the National Insurance Act in respect of the services which he agrees to render in the hotel in consideration of permission to act

Brief particulars of case.	*Decision.*
act as barrowman to the travellers staying at the hotel, by whom he is engaged under the usual conditions for conveyance of samples, being paid by the hour.	as barrowman to the travellers staying at the hotel. (*Question* 720. *Papers* 200636/1. *April 4th*, 1913.) **(X Decision 281)**
282. An outside porter at a railway station is employed by commercial travellers in carrying their samples with a barrow from place to place in the town, according to the traveller's directions. He unpacks and packs the sample cases as required by the traveller. He is paid 1*s.* for the first hour and 6*d.* for each subsequent hour's employment by the same employer.	That the employment of the applicant by commercial travellers as barrowman for the purposes of carrying samples, under the conditions set out in the application, *is* employment under a contract of service within the meaning of the National Insurance Act, and as such employment is for the purposes of the employer's trade or business the applicant is liable to be insured in respect of it, although the employment may be of a casual nature. (*Question* 1408. *Papers* 201029/2. *April 4th*, 1913.) **(X Decision 282)**
283. Certain Homes and a Farm Colony are maintained by the National Association for the Feeble Minded. Before being accepted as an inmate a person must be medically certified as "feeble-minded." A payment is generally made to the home by friends or relatives of the inmate; the inmate receives no money payment from the home. The work performed by the inmate during residence varies according to the mental capacity of the individual. The men may be occupied in farm or garden work, the women in domestic work, sewing and laundry work. In most cases continual supervision is necessary owing to the mental infirmity of the inmate. The home has no legal power of detention, and an inmate can be removed at any time.	That the inmates resident at institutions for the care and maintenance of feeble-minded persons, which are maintained by the National Association for the Feeble Minded, are *not* employed under a contract of service within the meaning of the National Insurance Act in respect of their occupation while in residence under the conditions set out in the application. (*Question* 1387. *Papers* 103876/12. *April 16th*, 1913.) **(X Decision 283)**
284. Certain inmates of the Homes maintained by the Church of England Incorporated Society for providing homes for waifs and strays remain in the homes after they are 16 years of age. The girls are trained for domestic service, and the boys	That the inmates of a Home maintained by the Church of England Incorporated Society for providing homes for waifs and strays, who are trained in domestic service or in a trade under the conditions set out in the application, are *not* employed by the Home within the

Brief particulars of case.	*Decision.*
are taught trades according to their inclination and suitability, *e.g.*, boot making, tailoring, carpentry. As a general rule each inmate of this class receives 1*d.* a week; in some of the Homes reward money is paid at a higher rate. The inmates are entirely maintained by the Home; they work subject to the directions of the masters, matrons and technical instructors.	meaning of the National Insurance Act. (*Question* 1325. *Papers* 38792/12. *April 16th*, 1913.) **(X Decision 284)**
285. A Blind Asylum organises elementary and technical workshops in which certain inmates over 16 years of age are taught various trades, *e.g.*, basket-making, bootmaking, weaving, knitting, chairseating. These inmates are paid for by the Authorities which send them to the Asylum—either the Higher Education Authorities, or a Board of Guardians; occasionally an inmate is sent by a private person. The inmates are elected for admission at the quarterly meetings of the Board of Governors of the Asylum; they reside at the Asylum. The inmates who are learning a trade in these circumstances receive no wages, but they are paid money prizes at the end of each half-year, according to the work which they perform and their general behaviour. The articles made by the inmates are sold, the proceeds being devoted towards the upkeep of the institution. The Board of Management can dismiss or the Authority or person sending the inmate can withdraw the inmate from the Asylum at any time on reasonable notice. The Asylum is recognised by, and receives a technical grant from, the Board of Education.	That the inmates of a Blind Asylum who are received as resident technical pupils and to whom a trade is taught under the conditions set out in the application are *not* in respect of this occupation employed by the Asylum within the meaning of the National Insurance Act. (*Question* 1273. *Papers* 103410/12. *April 16th*, 1913.) **(X Decision 285)**
286. Women are admitted under the following conditions to the penitentiary organised by the	That the inmates of the penitentiary organised by the London Female Guardian Society are *not* employed

Brief particulars of case.	*Decision.*
London Female Guardian Society :— No money payment need be paid or promised to the Society in respect of an inmate. Before admittance a girl must express her willingness to remain in the home for 18 months ; she has, however, the right to leave before this time if she wishes, and the Committee have also the right to discharge her at any time before the expiration of the 18 months. The inmates are under the strict control of the Lady Superintendent and Matrons, their work consists of housework, sewing, and laundry work. The laundry work is accepted from the public at a financial profit. The inmates receive full maintenance while resident at the home, and no money payment is made to them in respect of the work which they perform at the home. Save in exceptional cases, the inmates are not allowed outside the precincts of the institution during the whole period of their residence.	under a contract of service within the meaning of the National Insurance Act while resident and engaged in work at the home under the conditions set out in the application. (*Question* 1353. *Papers* 102400. *April 16th*, 1913.) **(X Decision 286)**
287. A maternity home is organised by the Belgravia and Pimlico Association for the care of friendless girls. A payment of *7s.* a week must be guaranteed to the home in respect of every inmate admitted, this payment being customarily made by the Association or private person desiring the acceptance of the proposed inmate. The girl is required to express her willingness to remain in the home for six months. She has, however, the right to leave, or may be discharged before the expiration of this period. The inmates are sent to a hospital during their confinement. While resident in the home the inmates are occupied in doing housework, needlework, and laundry work—none of this	That the inmates of a Maternity Home connected with the Belgravia and Pimlico Association for the care of Friendless Girls are *not* employed under a contract of service within the meaning of the National Insurance Act while resident at the home under the conditions set out in the application. (*Question* 1280. *Papers* 102628/12. *April 16th*, 1913.) **(X Decision 287)**

Brief particulars of case.	*Decision.*
work being done for the public or at a profit: the inmates are also partly occupied in the nursery. The inmates are fully maintained, but receive no money payment, during their residence. On leaving the home they are ordinarily provided with an outfit and a small money payment.	
288. A steerer is employed by a firm of carriers by canal for the purpose of carrying cargoes in a narrow boat owned by the firm between places on the canal. The firm supply the whole equipment of the boat itself, the steerer finding the horses, harness and hauling ropes. The steerer engages what additional crew he considers necessary; the crew usually consists of the steerer and his mate. The firm pay the steerer so much for each voyage at a rate per mile, with additions for overweight and trimming of cargo. Out of the money which he receives, the steerer is required to pay the wages of the mate, the cost of any extra assistance in tugging at tunnels, and the upkeep of his horses and the horses' gear. When perishable goods have to be carried in haste so that extra assistance is required, higher rates are paid to the steerer. The payment of the steerer's remuneration is not contingent on the receipt of freightage money by the firm. All canal dues are paid by the firm. All cargoes are found by the firm, and the steerer is not at liberty to carry for others on his own account. The duties of the steerer are to superintend the stowage of the cargo, to deliver the load within the scheduled time, and to assist in unloading.	That the employment by the applicant firm of carriers by canal of a Steerer to take charge, under the conditions set out in the application, of a narrow boat owned by the applicants *is* employment under a contract of service within the meaning of the National Insurance Act. [*Note.*—The Commissioners are of opinion that the mate engaged by the Steerer is also employed by the firm of carriers under a contract of service.] (*Question* 976. *Papers* 89319/12. *April 16th*, 1913.) **(X Decision 288)**
289. A man contracts with the lessee of an estate to get a certain amount of stone on the estate quarried each year. The stone	That the employment of a man who contracts with the applicant to quarry stone, under the conditions set out in the application, is *not*

Brief particulars of case.	*Decision.*
is bought by a local authority for road repairs. The man is paid an agreed price per cubic yard, and has a partner working with him, and also employs an assistant. These two persons are, however, not parties to the contract. They all do manual work and come and go as they please. No control is exercised over them as to the way in which the work is to be done, but the lessee gives directions and advice as to where the stone should be quarried. He would also refuse to pay for the getting of stone of inferior quality.	employment under a contract of service within the meaning of the National Insurance Act. (*Question* 993. *Papers* 200646/12.) **(X Decision 289)**
290. Caddies are employed on the course of a Golf Club. If a person desires to act as caddie he offers his services to the caddie master who, if he thinks him suitable, issues a badge, which entitles the caddie to accept engagements on the Club's course. The Club's bye-laws provide that members must engage and pay for caddies through the caddie master only, that the caddie master shall keep a list of the persons who are entitled to carry and that he shall issue badges to them, these badges to be returned each night, and to be given out each day by the caddie master. The caddies are subject to the orders and control of the caddie master or of the Club member for whom he is carrying.	That the caddies employed on the course of the Belton Park Golf Club, under the conditions set out in the application, are engaged and paid through the Club and that their employment is therefore *not excepted* under Part II. (*h*) of the First Schedule to the National Insurance Act and is employment by the Club within the meaning of the Act. (*Question* 1423. *Papers* 51941/13. *April 16th*, 1913.) **(X Decision 290)**
291. A Master-Slater contracts with a firm of Roofing Contractors to fix roofing materials to the roof timbers of buildings in course of erection. He is invited to tender for the work at a price per square yard, the conditions generally being that the work should be done to the satisfaction of the firm and the firm's customers, the firm supplying all materials except nails, and the Master-Slater finding the necessary labour. The Master-Slater is not bound	That the employment of the Master-Slater who agrees with a firm of Roofing Contractors to fix roofing materials to the roof timbers of buildings in course of erection, under the conditions set out in the application, is *not* employment under a contract of service, and that the Master-Slater is accordingly not liable to be insured under the National Insurance Act in respect of such employment. (*Question* 1420. *Papers* 90898/12. *April 22nd*, 1913.) **(X Decision 291)**

Brief particulars of case. *Decision.*

to do the work personally, but in practice he does so. He is at liberty to take work for other firms but in fact works exclusively for the firm referred to in this application. Suggestions made by the firm as to matters of detail arising in the course of the work would ordinarily be acted upon by the Master-Slater provided that they did not involve extra cost, in order that the responsibility for the satisfactory completion of the work should so far as possible remain with the firm. With regard to the firm's power of dismissal, the position is generally that the Master-Slater has agreed to do the work according to specifications, and if he were not carrying out the plans satisfactorily he would either have to do the work differently or let the firm get another man to complete the job, in the latter case he would be paid for the amount of work done.

292. A Co-operative Society employs a manager to take charge of one of the Society's branches. The manager is paid by commission on gross sales and is responsible for providing and engaging all necessary assistance out of that commission. The wife of the manager assists in the shop and may occasionally take charge while the manager is away. No express contract or agreement is entered into between the wife and the Society. The Society require the manager to pay a prescribed wage to the assistants whom he engages for the branch, but this does not apply to the services rendered by the wife. Each ordinary shop-assistant is given a book in which he enters all his sales, but no such book is issued to the wife, who uses the manager's book. The question is whether the wife

That the wife of a manager of one of the applicant Society's branch shops is *not* employed by the Society under a contract of service within the meaning of the National Insurance Act in respect of the services which she renders in the shop under the conditions set out in the application. (*Question* 1047. *Papers* 200436/6. *April 30th*, 1913.)

(X Decision 292)

Brief particulars of case.	*Decision.*
is employed by the Society under a contract of service.	
293. A woman is employed by a firm of solicitors to clean their offices and to lay and light fires in the winter. She receives 5*s.* a week in the summer and 6*s.* in the winter and is required to find all materials. The work has to be done out of office hours, and, in practice, no control is exercised over her by her employers, except that on occasions she is directed to re-light fires as required and to perform other special services during office hours. The woman is also employed to clean the offices of other tenants of the building and employs a woman to assist her with the work.	That the woman who is employed to clean the offices of the applicants, under the conditions set out in the application, *is* employed under a contract of service, and is accordingly liable to be insured under the National Insurance Act in respect of such employment. (*Question* 1248. *Papers* 87513/12. *April 30th*, 1913.) **(X Decision 293)**
294. Men are employed as drovers by farmers and cattle dealers frequenting a market. The drovers are engaged by the farmers or dealers to untruck cattle at the station and drive them to the market, to drive cattle from market to station, or to drive them from farm to market or from market to farm. The drover does not, normally, look after the cattle while they are at the market, the employment ceasing when the cattle are brought to their destination. The remuneration varies according to the distance to be traversed and the number of cattle to be driven. A drover may be simultaneously engaged by various farmers to drive their cattle home, and in such cases the drover chooses his route in accordance with the various places of delivery. Some men are continuously employed as drovers, going from market to market; others act in this capacity only on the local market day.	That the employment by the applicant of a man to act as drover of cattle, under the conditions set out in the application, is *not* employment under a contract of service within the meaning of the National Insurance Act. (*Question* 1426. *Papers* 55111/12. *April 30th*, 1913.) **(X Decision 294)**
295. A man is employed as chief engineer on a collier of 600 tons. The vessel carries two qualified engineers, a donkey-	That the employment of the applicant as chief engineer on a collier, under the conditions set out in the application, *is* employment by way

Brief particulars of case.	*Decision.*
man, and the usual complement of firemen. The chief engineer regularly keeps two six-hour watches during which the donkeyman is on watch with him.	of manual labour, and that the applicant is, therefore, liable to be insured under the National Insurance Act irrespective of the value of the remuneration he receives from such employment. (*Question* 1425. *Papers* 50022/13. *April* 30*th*, 1913.) **(X Decision 295)**
296. A lady is engaged in teaching arts and crafts. She receives for special teaching work performed for an association 9*s*. a week for four hours' service during 23 weeks in the year and, apart from this, she earns about £30 a year in artistic work, &c. She lives with her parents in comfortable circumstances, and pays nothing for her board and lodging. The question is whether the applicant is entitled to be a voluntary contributor, her employment by the association being excepted under Schedule I, Part II. (*g*), to the National Insurance Act.	That in the circumstances set out in the application the applicant is not mainly dependent for her livelihood upon the earnings derived from her regular occupation, and that she is *not* therefore entitled to be a voluntary contributor under Part I of the National Insurance Act. (*Question* 1427. *Papers* 72384/13. *April* 30*th*, 1913.) **(X Decision 296)**
297. A man who owns a horse and cart attends daily at the yard of a firm of coal merchants and, if his services are required, loads and delivers coal to the firm's customers. He is paid the full cartage rates in force in the district. No control is exercised over him, nor are instructions given to him except as to what quantity and kinds of coal are to be loaded and the address of the customer to whom it is to be delivered. In the winter months he is employed more or less regularly by the firm, but he can take other work if he chooses. In the summer months he is sent for specially when his services are required. If he were ill he could send any competent man to do the carting.	That the applicant, who is employed by a firm of coal merchants to load and deliver coal under the conditions set out in the application, is *not* employed under a contract of service and is accordingly not liable to be insured under the National Insurance Act in respect of such employment. (*Question* 1291. *Papers* 105314/12. *April* 30*th*, 1913.) **(X Decision 297)**
298. A man is employed at a remuneration of £3 10*s*. a week as chief engineer on a cargo vessel of 1,331 tons gross, carrying	That the employment of the applicant as chief engineer on a cargo steamer under the conditions set out in the application *is* employ-

Brief particulars of case.

three qualified engineers, a donkeyman, and a greaser. The chief engineer takes two watches of four hours each; during his watch he has no other qualified engineer on watch with him, but a greaser or donkeyman is in attendance for the purpose of doing the greasing and oiling. The chief engineer personally effects the minor repairs and adjustments while the engines are running. In the case of more serious breakdowns, the whole of the engineering staff would engage in the repairs, the chief engineer taking a full share with the other members of the staff. While the vessel is in port the chief engineer takes an active part in overhauling the engines and boilers.

Decision.

ment by way of manual labour, and that the applicant is accordingly liable to be insured under Part I of the National Insurance Act in respect of such employment. (*Question* 1426. *Papers* 53079/13. *May 7th*, 1913.)

(X Decision 286)

APPENDIX VII

RULES OF THE SUPREME COURT, &c.

I.—ORDER LV. B.

Proceedings under Section sixty-six of the National Insurance Act, 1911.

2. Where the Commissioners desire, instead of themselves deciding whether any class of employment is or will be employment within the meaning of Part I. of the National Insurance Act, 1911, to submit the question for the decision of the High Court in a summary way, they shall institute proceedings for that purpose in the Chancery Division by originating notice of motion in the form hereto annexed, which may be cited as Form 18B in Appendix B; and such notice of motion shall be served on the person or one of the persons as between whom and the Commissioners the question has arisen.

It shall be open either to the Commissioners or to the person or persons served with such notice of motion to file such evidence thereon as he or they may be advised, and the matter shall proceed in the same manner and subject to the same regulations as any other originating motion.

3. These Rules, which shall come into operation forthwith, may be cited as the Rules of the Supreme Court (May), 1912, or separately, according to the heading thereof with reference to the Rules of the Supreme Court, 1883.

Dated the 15th of May, 1912.

FORM.

The High Court of Justice.
Chancery Division.

Mr. Justice

IN THE MATTER OF THE NATIONAL INSURANCE ACT, 1911.

Take notice, that the Court will be moved on day, the day of next, at 10. 30 o'clock in the forenoon, or as soon thereafter as Counsel can be heard, by Counsel on

behalf of the Commissioners acting under the above-mentioned Act, for the decision of the Court as to whether the class of employment specified hereunder is or is not, or will or will not be, employment within the meaning of Part I. of the Act, or that such other order may be made in the premises as the Court may think fit.

Dated, &c.

To, &c.

The class of employment to which this notice refers is employment [state the class as clearly and succinctly as may be].

APPENDIX VII.—2.

ACT OF SEDERUNT ANENT APPLICATIONS TO THE COURT OF SESSION UNDER SECTION 66 OF THE NATIONAL INSURANCE ACT, 1911 (1 & 2 GEO. 5, C. 55).

Edinburgh, 14*th May*, 1912.

The Lords of Council and Session, considering that it is expedient to make Regulations relative to any applications that may be made to the Court of Session by the Insurance Commissioners under section 66 of the National Insurance Act, 1911, Do hereby, under the powers contained in said section and section 80 sub-section (17) of the Act, enact and declare as follows:—

1. Where the Insurance Commissioners desire, instead of themselves deciding whether any class of employment is, or will be, employment within the meaning of Part I. of the Act, to submit the question for the decision of the Court of Session in a summary way, they shall institute proceedings for that purpose by presenting a Petition to one of the Divisions of the Court, and shall crave service upon the person, or one of the persons, as between whom and the Commissioners the question has arisen.

2. The Court shall thereafter proceed in the Petition in such way as shall seem necessary and proper.

And the Lords appoint this Act to be inserted in the Books of Sederunt, and to be printed and published in common form.

As to appeals from the Commissioners to the County Court under s. 66 (i), see the County Court Rules, 1913, Appendix VII—3, p. 1125.

APPENDIX VIII

Orders of the Local Government Board.

1. Domiciliary Treatment of Tuberculosis.

S. 16 (1) (*b*).

Article I.—In these Regulations, unless the contrary intention appears:—

The expression "Sanitary District" means the City of London, any Metropolitan Borough, Municipal Borough or other Urban District, or any Rural District;

The expression "Sanitary Authority" means any Local Authority entrusted with the execution of the Public Health Act, 1875, or in the case of London the Public Health (London) Act, 1891;

The expression "Medical Practitioner" means a registered Medical Practitioner.

The expression "Consulting Officer" means the Consulting Officer of a Dispensary approved by Us under the National Insurance Act, 1911, for the treatment of tuberculosis in the City of London, any County Borough, or Metropolitan Borough, or any Administrative County (other than the Administrative County of London) or until such Officer has been appointed, the Medical Officer of Health of the City of London, County Borough, or Metropolitan Borough, or Administrative County, or such other Medical Practitioner as We may, on the application of an Insurance Committee, from time to time approve for the purposes of these Regulations.

Article II.—The treatment shall be carried out under the care and direction of a Medical Practitioner, subject to the following conditions, and to such other conditions as We may in any case from time to time approve; that is to say:—

(1) That the Medical Practitioner attend each patient at such intervals as may be necessary in the interest of the patient.

(2) That the Medical Practitioner give the patient such instructions as are required as to his mode of living, diet, rest and work, and as to precautions necessary to protect the patient against re-infection.

(3) That the Medical Practitioner keep on a card or sheet in the form set out in the Schedule hereto, a continuous record of the clinical history of the illness of each patient and particulars of the treatment given to the patient under his direction.

(4) That the Medical Practitioner submit the said card or sheet to the Consulting Officer at such times as may be arranged between them.

(5) That the Medical Practitioner prepare and transmit to the Consulting Officer at such times as may be arranged between them, not being less often than once in three months, a report in regard to each patient, giving particulars as to:—

(*a*) the progress of the patient;

(*b*) whether the conditions under which the patient is living and receiving the treatment are satisfactory;

(*c*) the behaviour of the patient in carrying out instructions given to him; and

(*d*) whether in the opinion of the Medical Practitioner any form of institutional treatment has become desirable.

(6) That the Medical Practitioner confer with the Consulting Officer at such times and in such circumstances as may be arranged between them in regard to patients under the care of the Medical Practitioner.

(7) That the Medical Practitioner from time to time inform the Medical Officer of Health of the Sanitary District in which the patient resides, of any circumstances known to the Medical Practitioner which may affect adversely the sanitary conditions under which the patient is living, and in respect to which action by the Medical Officer of Health or of the Sanitary Authority would, in the opinion of the Medical Practitioner, be necessary or desirable.

Article III.—These Regulations shall come into operation on the date hereof and shall apply and have effect throughout England and Wales.

N.B. The Schedule is omitted.

July 26th, 1912.

APPENDIX VIII.—2.

2. Form of Requisition for Copy Certificate of Birth.

S. 114.

To all Superintendent Registrars and Registrars of Births and Deaths in England and Wales:—

The requisition to be made to entitle any person to obtain a certified copy of an entry of a registry of birth under the section above-cited shall be in the Form set forth in the Schedule to this order.

Schedule.

National Insurance Act, 1911.

Requisition for a Certificate of Birth under Section 114 of the National Insurance Act, 1911.

To the Superintendent Registrar or other person having the custody of the Register Book in which the Birth of the undermentioned person is recorded.

I, the undersigned, hereby demand for the purposes of the National Insurance Act, 1911, a Certificate of the Birth of the person in relation to whom particulars are given below.

Name of Person in full

Date of Birth.—The day of , one thousand hundred and

(*The year to be written in words, not figures.*)

Place of Birth

Father's Name (in full)

Father's Occupation

Mother's Name (in full)

Mother's Maiden Surname

Company, Society, Union, or other Body or Person for which the Certificate is required - -

Signature of Applicant

Address

Dated this day of , 19 .

March 14th, 1912.

APPENDIX IX

Regulations of the Commissioners of Inland Revenue.

Section 108.

The Stamp Duties Management Act, 1891, and Section 65 of the Post Office Act, 1908, shall apply to stamps prepared and issued for the purposes of the National Insurance Act, 1911 (hereinafter referred to as "Insurance Stamps"), in manner following :—

Stamp Duties Management Act, 1891.

(1) Section 3 and 4 (subject as hereinafter mentioned) and Sections 5, 6, and 7, shall apply as though the stamps therein referred to included Insurance Stamps, and Section 3 shall apply so as to authorise the Commissioners to grant a licence to an approved Society within the meaning of the National Insurance Act, 1911, to sell Insurance Stamps to members of that Society without the application to any such Society of the provisions of subsections (2), (3), and (5) of Section 3, and of the provisions of Section 4 so far as they relate to the sale or distribution of stamps at any house, shop, or place not specified in the licence.

(2) Section 9 (so far as relates to adhesive stamps which have been inadvertently and undesignedly spoiled or rendered unfit for use, and have not, in the opinion of the Commissioners of Inland Revenue, been affixed to any material), and Sections 11, 12, 13, 17, 18, and 19, and Section 20, except the proviso to that Section, shall apply as though the stamps therein referred to included Insurance Stamps. Provided that for the purpose of the time within which any application for relief or repayment is to be made Sections 9 and 12 as so applied shall have effect as if six months were substituted for two years.

(3) Sections 14, 15, 16, and 26, shall apply in the case of Insurance Stamps and of paper provided or used by or under the direction of the Commissioners of Inland Revenue for

Insurance Stamps, and in the case of offences relating to any such stamps or paper.

(4) Section 24, as amended by Section 7, subsection (6), of the Revenue Act, 1908, shall apply to any statutory declarations, affidavits and oaths, required in connection with Insurance Stamps.

(5) Section 25 shall apply to licences or certificates to deal in Insurance Stamps.

(6) Section 27 shall apply to the expressions used in any of the aforesaid sections hereby made applicable, and in particular the expression "duty" in that section as applied shall include any contributions under the National Insurance Act, 1911, directed to be made by means of stamps.

Post Office Act, 1908.

Section 65 of the Post Office Act, 1908, shall apply as though the words "fictitious stamps" included any facsimile or imitation or representation, whether on paper or otherwise, of an Insurance Stamp, as though the words "Postal purpose" included the purpose of the payment of contributions under the National Insurance Act, 1911.

APPENDIX X.

REGULATIONS OF THE BOARD OF TRADE.

I. UMPIRE.

Applications for umpire's decision.

1.—(1) If any workman or the employer of any workman desires to obtain a decision by the umpire appointed under Part II. of the National Insurance Act, 1911 (in these Regulations referred to as the Act), of the question whether contributions under that Part of the Act are payable in respect of that workman or of the class of workmen to which that workman belongs, or if the Board of Trade desire to obtain such a decision as respects any workman or any class of workmen, the workman or the employer, or the Board, as the case may be, may make an application for the purpose by sending or delivering to the umpire an application in the form set out in the Schedule to these Regulations.

(2) An application under these Regulations may be made on behalf of any workman or employer by any association of workmen or any association of employers of which he is a member, and may be made on behalf of the Board of Trade by any officer of the Board authorised by the Board in that behalf.

(3) An application may be made to the umpire at any time for the revision of any decision previously given by him on any application under these Regulations.

Any such application must be made by some person by whom the original application could have been made, and shall contain a statement of any new facts or other grounds on which the applicant claims that the decision ought to be revised.

Decision of applications by umpire.

2. If the umpire on the consideration of any application under these Regulations is of opinion that the application is frivolous or raises a question which does not admit of reasonable doubt, he shall give his decision on the application forthwith; but if he is not so of opinion, he shall reserve his decision, and,

subject as herein-after provided, give public notice in the Board of Trade Journal and in such other manner as he thinks fit of the nature of the application and of the date, not being less than fourteen days after the date of the notice, on or after which he proposes to give his decision on the application:

Provided that where the only question raised in the application is whether any particular workman belongs to a class of workmen with respect to whom it has been decided, or with respect to whom, in the opinion of the umpire, there is no reasonable doubt, that contributions are payable, it shall be sufficient if, in lieu of public notice, notice is given to the workman and his employer and the Board of Trade.

Power to make representations to umpire, &c.

3. If before the date specified in the notice any representations with reference to the application are made in writing to the umpire by or on behalf of any workman or employer appearing to him to be interested or the Board of Trade, the umpire shall take those representations into his consideration, and the umpire may at any time before the said date require any persons to supply to him such information in writing as he thinks necessary for the purpose of enabling him to give a decision.

All such representations and information shall be open to inspection by any employer or workman appearing to the umpire to be interested or any persons authorised in that behalf by any such employer or workman or the Board of Trade.

Oral hearing before umpire.

4. Any persons claiming to be interested may apply to the umpire to be heard by him orally in reference to any application under these Regulations, and the umpire may, in any case in which he thinks it desirable, require the attendance of any person before him to give oral information on the subject of any application.

Notice of decision.

5. The umpire shall give notice of his decision to the applicant and to the Board of Trade, and the Board shall publish the decision in such manner as they think fit.

Umpire to determine his procedure.

6. Subject to the provisions of these Regulations, the umpire may determine his own procedure.

Reference to umpire of questions arising in any proceedings.

7. Where any question is required to be referred to the umpire under sub-section (6) of 101 of the Act, the question shall be referred to the umpire by means of an application for the purpose made by the Court before whom the proceedings in which the question arises are pending, and in any such case the foregoing provisions of these Regulations shall apply as if the application were an application by a workman or an employer.

Appointment of deputy umpire.

8. The umpire may, with the consent of the Board of Trade appoint any person to act as deputy umpire in the case of the unavoidable absence of the umpire, and the Board of Trade may in the case of the incapacity of the umpire appoint any person to act as deputy umpire during the incapacity of the umpire.

9.—(1) These Regulations may be cited as the Unemployment Insurance (Umpire) Regulations, 1912. Short title commencement, and application.

(2) These Regulations shall come into operation forthwith.

(3) As respects workmen employed by or under the Crown, these Regulations are subject to any Order in Council that may hereafter be made under subsection (3) of section 107 of the Act.

SCHEDULE.

A.—Form of Application referring to a Class of Workmen.

National Insurance Act, 1911.
(Unemployment Insurance.)

Application to Umpire for a Decision whether Contributions are Payable.

I, *A.B.*, [the employer of] a workman of the class specified in the annexed particulars, desire to obtain the decision of the umpire whether contributions under Part II. of the National Insurance Act, 1911, are payable in respect of that class of workmen.

Particulars.

(1) Trade designation... ... _____

(2) Exact description of work performed by class. _____

(3) District where occupation is carried on. _____

(4) Whether in opinion of applicant the employment of the class of workmen is or is not employment in an insured trade, with reasons for the opinion. _____

Name of Applicant _____

Address of Applicant _____

Note.—If the application is made by any association of workmen or employers on behalf of the applicant, the fact must be stated.

B.—Application referring solely to an Individual Workman.

National Insurance Act, 1911.
(Unemployment Insurance.)

Application to Umpire for Decision whether Contributions are Payable.

I, *A.B.*, [the employer of] the workman specified in the annexed particulars, desire to obtain the decision of the umpire whether contributions under Part II. of the National Insurance Act, 1911, are payable in respect of [that workman] [myself]

Particulars.

(1) Name and address of workman. _____

(2) Name and address of employer. _____

(3) Occupation of workman with particulars sufficient to show that he is a workman within the meaning of section 107 of the National Insurance Act, 1911. _____

(4) Exact description of work performed. _____

(5) Workman's position and condition of service. _____

(6) Whether in opinion of applicant, the employment is or is not employment in an insured trade, with reasons for the opinion. _____

Name of Applicant. _____

Note.—If the application is made by any association of workmen or employers on behalf of the applicant, the fact must be stated.

APPENDIX X.—2.

UNEMPLOYMENT INSURANCE (AMENDED).

General.

Short title and commencement.

1.—(1) These Regulations may be cited as the Unemployment Insurance Regulations, 1912.

(2) These Regulations shall come into operation on the fifteenth day of July, 1912.

Interpretation and general.

2.—(1) In these Regulations, unless the context otherwise requires or admits—

The expression "the Act" means the National Insurance Act, 1911:

The expression "the Board" means the Board of Trade:

The expression "unemployment book" or "book" means any book or card issued in accordance with these Regulations to or upon which stamps are to be affixed or impressed for the purpose of the payment of contributions under Part II. of the Act:

The expression "unemployment insurance stamp" or "stamp" means a stamp to be affixed to or impressed upon an unemployment book for the purpose of payment of contributions under Part II. of the Act:

The expression "local office" means a labour exchange or other office appointed by the Board as a local office for the purposes of Part II. of the Act and of these Regulations:

The expression "day" means any period of twenty-four hours, but does not include any part of a day being a Sunday, except in relation to a workman who when in employment is employed on Sundays:

The expression "week" means any six consecutive days, whether separated by a Sunday or not, or, in relation to a workman who when in employment is employed on Sundays, any seven consecutive days.

The expression "termination of employment" means the day on which the employment is actually terminated either by the employer dismissing the workman or by the workman leaving his work whether such termination is in accordance with the terms of the contract of service or not.

(2) Where under these Regulations the Board are empowered to give directions on any matter, the directions may be given either generally or as regards any special case or any special class or district.

(3) Any of the powers conferred on the Board under these Regulations may be exercised by, and anything required by these Regulations to be done to or before the Board may be done to or before, such officer as the Board may appoint for the purpose.

(4) The Interpretation Act, 1889, applies for the purpose of the interpretation of these Regulations as it applies for the purpose of the interpretation of an Act of Parliament.

Unemployment Insurance Books, Stamping, &c.

Provisions as to obtaining and custody of books, &c.

3.—(1) Every workman employed or about to be employed in an insured trade shall obtain from a local office, or in such other way as the Board may direct, an unemployment book.

(2) Every employer on engaging a workman for employment in an insured trade shall, as soon as may be after the date of the engagement, or in the case of a workman employed in an insured trade at the date of the commencement of Part II. of the Act, as soon as may be after that date, obtain from the workman a book then current, and it shall be the duty of the workman to deliver or cause to be delivered his book to the employer accordingly.

Provided that where at the time of engagement the workman's unemployment book is lodged at a Local Office, the employer shall be held to have complied with this Regulation so soon as he has obtained from the workman the receipt for such book duly issued by the Local Office and has despatched it to that Local Office with a view to obtaining the book.

(3) The employer on obtaining the book shall become responsible for the custody of the book so long as the employment continues, or till the book is returned to the workman or delivered to the local office in accordance with these Regulations.

Right of workman to inspect book in custody of employer.

4. If any workman desires to inspect his book while it is in the custody of the employer, the employer shall, subject as hereinafter mentioned, give him a reasonable opportunity of so doing either within or immediately before or after working hours:

Provided that no workman shall be entitled by virtue of this provision to inspect his book more than once in any one month nor except at such time as may be fixed by the employer for the purpose.

Disposal of book on termination of employment, otherwise than by death of workman, &c.

5.—(1) On the termination of the employment of any workman for any cause other than his death the employer shall forthwith return the book to the workman without any note or mark of any kind made in, affixed to, or impressed on it, other than any such mark as is required for the purpose of cancelling in accordance with these Regulations any stamp affixed to the book.

(2) The workman on the termination of his employment shall apply to the employer for the return of his book, and on the book being returned to him, shall give to the employer, if he demands it, a receipt for the book.

(3) An employer shall comply with any directions which may be given by the Board as to the return to a workman of his book at any other time than on the termination of his employment.

(4) Subject to any directions of the Board to the contrary, the

workman to whom a book is returned under the foregoing provisions shall, if he is unemployed, forthwith deliver it to a local office, there to be retained till the workman again obtains employment in an insured trade.

(5) If for any reason the book is not returned to the workman in accordance with this Regulation on the termination of his employment, the employer shall, as soon as may be, deliver the book to a local office.

Disposal of book on death of workman.

6. On the death of a workman the employer, if the book is then in the custody of the employer, or if the book is not then in the custody of the employer, the workman's representative, whether legally so constituted or not, shall forthwith deliver the book to a local office.

Miscellaneous provisions as to books.

7.—(1) A book shall be issued without charge to a workman properly applying for a book, and when issued shall remain the property of the Board.

(2) A book shall be in such form as the Board direct, and shall be current only during such period, not exceeding fifty-three weeks from the date of the issue thereof, as may be specified thereon, and shall within seven days, or such longer time as the Board in any special case allow, after the date on which it ceases to be current be returned by the workman, or by the employer on his behalf, to a local office, and a fresh book shall thereupon be issued without charge to the person so returning the book:

Provided that, where the book on the date on which it ceases to be current is in the custody of the employer, he shall, if the workman so requires, instead of returning it to a local office, return it to the workman to be by him returned to a local office.

(3) If a book is destroyed, is lost so as to be irrecoverable, or is defaced in any material particular, a new book may be issued in substitution for it at a charge of one shilling, to be paid by the person for the time being responsible for the custody of the original book, and such number of contributions as are shown to the satisfaction of the Board to have been paid by the affixing or impressing of stamps to or upon the book so destroyed, lost, or defaced, shall be credited to the workman on the new book.

Save as aforesaid, no charge shall be made by the Board in connection with the issue, custody, delivery up, exchange, or replacement of any book.

(4) Where any book is lost the Board, if they think fit, may pay out of the unemployment fund any sum not exceeding one shilling by way of reward to the person by whom the book is returned to the local office, and may refuse to restore the book to the person responsible for its custody until that person has repaid to the Board any sum which has been so paid by the Board by way of reward and which he is liable to repay under subsection (3) of section 100 of the Act.

Stamping of books.

8.—(1) For the purpose of making the proper payments required to be made by an employer in respect of contributions under Part II. of the Act, the employer shall, on or before the first payment of wages to a workman, and on or before each subsequent payment of wages in respect of the employment, affix to the book stamps of such value as may be necessary to make the total value of all stamps so affixed equal to the following amounts:—

(i) In the case of a workman not below the age of eighteen—

For every period of employment in respect of which wages are payable—

If exceeding two days but not exceeding one week...	5*d.*
Exceeding one day but not exceeding two days	4*d.*
Not exceeding one day	2*d.*

(ii) In the case of a workman below the age of eighteen—

For every period of employment in respect of which wages are payable not exceeding one week ... ... 2*d.*

Provided that—

(*a*) on the termination of employment, whether or not any wages are then paid, stamps shall be affixed by the employer in respect of any part of the period of employment in respect of which stamps have not already been affixed; and

(*b*) where the first payment of wages takes place before the completion of a week of employment but the employment is a continuing one, the employer may, at his option, either treat the period of employment in respect of which the first payment of wages is made as a separate period of employment or may affix stamps as for a full week of employment; and

(*c*) where wages are paid to a workman at intervals shorter than a week, the employer shall not after the first payment of wages (subject always to his obligation to affix stamps on the termination of employment) be required to affix stamps more frequently than at weekly intervals; and

(*d*) Where the employer employs any workman regularly, he may deposit with the Board a sum equal to the estimated amount of the contributions payable by him during a period of three months, or such less period as may be agreed between him and the Board, in respect of those workmen both on his own behalf and on behalf of those workmen.

On making such a deposit the obligation of the employer to stamp the books of those workmen on the occasions or at the intervals hereinbefore specified shall cease, and in lieu thereof he shall be liable as follows:—

(i) In case the employment of any of those workmen terminates before the expiration of any period of three months or such less period as may be agreed, the employer shall be liable on such termination to stamp the book of the workman whose employment so terminates; and

(ii) In the case of any workman whose employment does not so terminate, the employer shall be liable either to stamp the book of that workman at intervals of three months or such less period as may be agreed, or if the Board so permit to pay the contributions payable in respect of that workman through the Board at intervals of three months or such less period as may be agreed in such manner as the Board may direct.

Where a deposit has been made under the foregoing provision, the employer, for the purpose of deducting from wages the amount of the workman's contribution, shall be deemed to have duly affixed the necessary stamps to the books of the workmen at the several dates on which he would have been bound to affix them if no such deposit had been made.

If the Board of Trade think fit, they may allow any sum which is to be deposited under the foregoing provision to be paid to them at weekly intervals during the period for which the deposit is to be made instead of being paid to them in one sum at the commencement of the period.

(2) No stamp shall be affixed to or impressed upon a book otherwise than in respect of employment in an insured trade, and any stamp affixed or impressed otherwise than in respect of such employment shall not be deemed to be a payment of a contribution under Part II. of the Act.

(3) Every adhesive stamp affixed to a book by an employer shall be cancelled by him in the same manner in which stamps affixed to a book or card for the purpose of the payment of contributions under Part I. of the Act are required to be cancelled by any Regulations made under that Part of the Act and for the time being in force, or if for the time being there is no provision in force for the cancellation of stamps so affixed to a book or card under Part I. of the Act, then in such manner as the Board may direct.

(4) Where no wages are paid to a workman but he receives, in respect of his service, board or lodging or any other remuneration, stamps of the value required by this Regulation shall be affixed on the termination of the employment, or, in the case of employment which lasts more than one week, on the last day of employment in each calendar week.

Deductions from wages in respect of stamps affixed by employer.

9. The employer shall be entitled, notwithstanding the provisions of any Act or any contract to the contrary, to recover from the workman, by deductions from the workman's wages or from any other payment due from him to the workman, an amount equal to one-half of the value of any stamps which have been, or which by virtue of these Regulations are deemed to have been, affixed by him to the workman's book.

Claims for Unemployment Benefit, Proof of Unemployment, and Payment of Benefit.

Workman desiring to obtain unemployment benefit or payment from an association of workmen to make application in proper form and to lodge book at local office.

10.—(1) Where a workman desires to obtain unemployment benefit, or to obtain any payment in respect of unemployment from an association of workmen with which an arrangement has been made under section 105 of the Act, he shall

(*a*) make an application or give notice, as the case requires, to the Board in writing in the form set forth in the First Schedule to these Regulations, or in such other form as the Board may direct; and

(*b*) lodge his unemployment book at a local office; and

(*c*) if required, produce to the Board his insurance book as defined by the Regulations made under Part I. of the Act, or furnish such other evidence as the Board may require that he is not in receipt of sickness or disablement benefit or disablement allowance under that Part of the Act.

Provided that where in any special case the Board are satisfied that the workman is unable for good cause to produce his unemployment book, they may, if they think fit, dispense with the lodging of the book under this Regulation.

(2) With the view of obtaining information from employers on the subject of disqualifications for unemployment benefit referred to in Section 87 (1) and (2) of the Act, notice that the book has been lodged at the Local Office under this Regulation and calling attention to the provisions of Section 87 (1) and (2) shall, unless it is not practicable to do so, forthwith be given by the Board to the person appearing, from the particulars furnished by the workman, to be his last employer.

(3) Where the workman desires to obtain payment from any such association as aforesaid, the local office shall deliver to him such a receipt for the book lodged by him as may be necessary to enable him to claim from the association any payment due to him from the association while unemployed.

Workman desiring to obtain benefit direct from local office

11.—(1) A workman desiring to obtain unemployment benefit shall attend at the local office at which his book is lodged on every working day between such hours as the Board may direct, and shall there as evidence of being unemployed on that day sign a register to be kept at the office for the purpose:

Provided that— to attend and sign register.

(*a*) a workman residing at a distance of more than three miles, but not more than five miles, from the local office nearest or most convenient to his place of residence shall be required to attend only on alternate days, and on each attendance may sign the register in respect of the preceding day as well as in respect of the actual day of attendance; and

(*b*) a workman residing more than five miles from the local office nearest or most convenient to his place of residence shall attend at such longer intervals, or furnish such other evidence of being unemployed as the Board may direct, and on each attendance may sign the register in respect of all days on which he was unemployed since his last attendance as well as in respect of the actual day of attendance; and

(*c*) a workman may, for special cause approved by the Board in each case, and subject to such conditions as the Board may impose, be excused from personal attendance and signature of the register on any day on which he would otherwise have been liable to attend and sign the register

(2) The Board may in any particular case require a workman, notwithstanding that he has duly signed the register in accordance with these Regulations, to furnish further evidence that he was unemployed on all or any of the days in respect of which he has signed the register.

(3) Subject to the provisions of these Regulations as to excuse from signing the register, a workman shall not be deemed to have been unemployed on any day in respect of which he has not signed the register in accordance with these Regulations.

12. Subject to the foregoing provisions and to any directions of the Board, unemployment benefit shall be paid at the Local Office at which the book of the workman concerned is lodged, and at weekly intervals on such day or days of the week and at such hours, as the Board may direct, and subject to any such directions the amount paid on any occasion shall be the amount of unemployment benefit due up to and including the day next but one preceding the day on which the payment is made. Payment of benefit by local office.

13. Where a Court of Referees have recommended that a claim for unemployment benefit should be allowed and the recommendation has been referred by the insurance officer to the umpire, the workman shall, subject always to the provisions of subsection (5) of section 101 of the Act, be entitled to receive unemployment benefit as from the date of the recommendation until the claim is finally determined by the umpire, as if the insurance officer had not disagreed with the recommendation. Interim payment of benefit pending decision by umpire.

Arrangements with Associations of Workmen under Section 105.

Application for an arrangement under section 105.

14. Every application by an association of workmen for an arrangement under section 105 of the Act shall be made in the form set forth in the Second Schedule to these Regulations or in such other form as the Board may direct, and shall be accompanied by a copy of the rules of the association.

Power to cancel arrangements.

15. The Board may at any time, by notice in writing to that effect, cancel as from the date of the notice or any later date specified in the notice any arrangement made with an association under section 105 of the Act if, in their opinion, the association ceases to comply with any of the conditions contained in the arrangement or in these Regulations, without prejudice, however, to any right of the association to receive under subsection (1) of that section a proper repayment in respect of any payments made to members of the association before the date as from which the arrangement is cancelled.

Required conditions of an arrangement.

16. It shall be a condition of every arrangement made with an association under section 105 of the Act that the association—

(i) shall have a system, which in the opinion of the Board is reasonably effective for the purpose, of notifying to their unemployed members opportunities for employment; and

(ii) shall, so far as is necessary for the purpose of enabling the Board to determine the sum which ought to be repaid to the association under sub-section (1) of section 105 of the Act, allow the Board to inspect any books of account, vouchers, and other documents relating to the payment by the association of benefits in respect of unemployment.

Notice to association of members having lodged books.

17.—(1) As soon as may be after any members of the association have lodged their books in accordance with these Regulations at a local office with a view to claiming from the association payment in respect of unemployment, the Board shall send to the association a notice stating the names of those members, and the amount (if any) of unemployment benefit which in the opinion of the Board each of those members is entitled to receive, and if in the case of any such member the Board are not satisfied that he would be entitled to receive any unemployment benefit under the Act, if he applied for it, the notice shall contain a statement to that effect:

Provided that the Board shall not be bound to send notice under this Regulation to the association more often than once in any one week.

(2) The association shall, from time to time, at such intervals as may be provided by the arrangement made with the association, send to the Board a notice containing a statement of all payments made by the association in respect of unemployment to any

members of the association being workmen in an insured trade, in respect of which it is proposed by the association to claim repayment under section 105 of the Act.

Every such statement shall be made up in such a manner as to show separately the payments made in each week of the period covered by the statement, and the payments made to each workman in each week.

(3) In the case of an association with branches the notice required under this Regulation to be sent to the association shall, if the association so require, be sent to a specified branch of the association instead of to the association, and the notice so required to be sent by the association may as respects the members belonging to any branch of the association be sent by that branch instead of by the association.

Provisions as to repayments to associations.

18.—(1) The first repayment by the Board under subsection (1) of Section 105 of the Act to an association with which an arrangement has been made shall be made on such date (not being less than one month from the date on which the arrangement comes into force) as may be specified in the arrangement, and subsequent repayments shall be made at intervals of three months or at such other intervals as may be specified in the arrangement or agreed upon between the Board of Trade and the Association.

(2) In determining for the purposes of section 105 of the Act the aggregate amount which a workman would have received during any period by way of unemployment benefit no payment shall be taken into account if made during—

(*a*) any period during which the workman's book was not lodged at a local office; or

(*b*) any period in respect of which the workman has not furnished evidence that he was unemployed either by signing a register in accordance with the arrangement, or in such other manner as may be specified in the arrangement; or

(*c*) any other period during which the workman would not have been entitled to receive unemployment benefit if he had applied for it.

(3) If it is found that the amount of any such repayment is in excess of the amount which ought properly to have been repaid, the Board may (without prejudice to any other remedy) deduct the amount of the excess from any repayments to which the association may be subsequently entitled.

Reference to umpire of questions as to amount of repayment under Section 105.

19. If any question arises between the Board and an association as to the amount of any repayment which ought to be, or which has been, made to the association under sub-section (1) of section 105 of the Act, the question shall, if either the association or the Board so require, be referred to the umpire for determination.

Courts of Referees.

Constitution of panels to represent employers and workmen.

20. The following provisions shall have effect with respect to the constitution of the panels of persons to represent employers and workmen respectively required to be constituted by the Board under subsection (2) of section 90 of the Act:—

(i) The number of the members of the panel shall be such as the Board think fit.

(ii) The members of the panel to represent the employers in a trade or group of trades in a district shall be appointed by the Board, and the Board before making the appointment shall take into consideration the names of any persons suggested for appointment by or on behalf of any of those employers or any associations of those employers who appear to the Board to be interested.

(iii) The members of the panel to represent the workmen in a trade or group of trades in a district shall be elected by those workmen.

The election shall be by ballot and shall be conducted by the Board, and, in the case of the election of the first panel, no workman shall be entitled to vote at the election, except at the local office at which his unemployment book was issued and unless he satisfies the Board that he has worked at the insured trade for more than twelve months before the commencement of the Act and is accordingly entitled to be credited with additional contributions under the Seventh Schedule to the Act, and, in the case of the election of any subsequent panel, no workman shall be entitled to vote at the election unless he satisfies the Board that he has paid at least thirty contributions under the Act.

(iv) The term of office of the members of a panel shall in the case of the first panels constituted under the Act be such term, not being less than one year or more than three years, as the Board may direct, and in the case of panels subsequently constituted be three years.

(v) Casual vacancies on a panel representing either employers or workmen may be filled by the Board, and any person appointed to fill a vacancy shall hold office until the expiration of the period during which the person in whose place he is appointed would have held office:

Provided that the Board shall not be found to fill any casual vacancy unless they think fit so to do, and a panel shall not be deemed to be improperly constituted

by reason only that a casual vacancy on the panel has not been filled.

Constitution and procedure of courts of referees.

21.—(1) A court of referees shall consist of the chairman of the court, and of one person drawn from the employers' panel and one person drawn from the workmen's panel and duly summoned to serve on the court.

(2) Each member of a panel shall, so far as practicable, be summoned to serve in turn upon a court of referees from a rota prepared in advance.

(3) The chairman of a court of referees shall be appointed by the Board, and no person who is either an employer or a workman in the trade or group of trades represented on the panels from which the other members of the court are drawn shall be qualified for appointment as chairman.

(4) The decision of a majority of a court of referees shall be the decision of the court, but any member dissenting from any decision of the court may record his dissent and the reasons therefor, and a statement that the member so dissented and of the reasons recorded by him for so dissenting shall be transmitted to the insurance officer with the recommendation of the court.

(5) Where a workman in any trade has required the insurance officer to report any matter to a court of referees, the chairman of the court may at any time before the matter has been taken into consideration by the court, refer the matter for previous examination and report to two persons, who are persons resident in the neighbourhood in which the workman resides, and of whom one shall be drawn from the employers' panel and the other from the workmen's panel.

(6) Subject as aforesaid the procedure of a court of referees (including the procedure for summoning the court) shall be such as the Board may determine.

References to Referees under Section 90 (4).

Reference of questions by Board of Trade to referees under section 90 (4).

22.—(1) The Board, may, if they think fit, under subsection (4) of section 90 of the Act refer any such question as is mentioned in that subsection, or consideration and advice to the persons who constitute the panels representing employers and the panels representing workmen in any district, and the Board may do all things necessary for summoning a meeting of those persons for the purpose.

(2) The chairman of the court of referees for the district shall, unless the Board otherwise direct, be chairman of the meeting.

(3) At the request of the majority of the persons representing either employers or workmen present at any meeting, voting on any particular question shall be so conducted that there shall be an equality of votes as between the persons representing employers

and the persons representing workmen, notwithstanding the absence of any member of a panel, but save as aforesaid every question shall be decided by a majority of the persons present and voting on that question.

(4) On any question on which equality of voting power has been claimed under the preceding provision, the Chairman shall have no vote, but in case of the votes recorded being equal he shall make a report to that effect to the Board and may also, if he thinks fit, state his own opinion on the merits of the question.

(5) Subject as aforesaid the procedure of any meeting under this Regulation shall, subject to any directions of the Board, be determined by the meeting.

Miscellaneous Refunds and Repayments.

Prescribed period under section 94.

23. The period of twelve months within one month of the termination of which an application under section 94 must be made shall be the period of twelve months ending the 14th day of July in any year.

Application for refund of contributions under section 96

24.—(1) An employer desiring to obtain under section 96 of the Act a refund of contributions paid by him in respect of workmen employed by him who have been systematically working short time may make an application to the Board for the purpose, and every such application shall be in the form set out in the First Part of the Third Schedule to these Regulations, or in such other form as the Board may direct.

(2) The Board shall take every such application into their consideration, and shall, if satisfied that the circumstances are such as to justify a refund under the said section, take such steps as are necessary for refunding to the employer the contributions so paid by him or such part of those contributions as may seem just.

Application for ruling as to circumstances of proposed reduction of working hours.

25. An employer desiring to obtain a ruling of the Board under subsection (2) of section 96 of the Act may make an application to the Board for the purpose, and every such application shall be in the form set out in the Second Part of the Third Schedule to the Regulations, or in such other form as the Board may direct.

Employer to furnish information to Board.

26. An employer who has made an application for a refund or a ruling under section 96 of the Act shall furnish to the Board such information as the Board may require for the purpose of enabling them to deal with the application, and shall, so far as is necessary for that purpose, allow the Board to inspect any material books of account, vouchers, or other documents.

Notice to Board of intention to claim repayment under section 106 of the Act.

27.—(1) An association which intends to claim under section 106 of the Act a repayment of part of its expenditure on payments to persons whilst unemployed shall give notice of that intention to the Board in the form set out in the Fourth Schedule to these Regulations, or in such other form as the Board may direct.

(2) Every such notice shall be accompanied by a copy of the rules of the association, and a full statement of the system adopted by the association for—

(a) requiring their unemployed members to furnish evidence of the fact that they are unemployed, either by signing a register or otherwise; and

(b) notifying to their unemployed members opportunities for employment.

(3) The Board, after taking into consideration the notice and the accompanying rules and statement, shall notify to the association whether, in the opinion of the Board, the association satisfies the conditions required for a repayment under section 106 of the Act.

Conditions of repayments.

28.—(1) No repayment under section 106 of the Act shall be made to any association—

(a) in respect of payments made to any member otherwise than in respect of unemployment;

(b) in respect of payments made to a member while unemployed by reason of being engaged in a trade dispute, or while sick or superannuated, or while temporarily suspended from employment for disciplinary reasons;

(c) in respect of payments made to any member for the purpose of providing him with tools or enabling him to travel to or in search of a situation.

(2) No such repayment shall be made to any association unless the association—

(a) have a system, which in the opinion of the Board is reasonably effective for the purpose, of notifying to their unemployed members opportunities for employment; and

(b) allow the Board, so far as is necessary for the purpose of enabling the Board to determine the sum which ought to be repaid to the association, to inspect any books of account, vouchers, and other documents relating to payments by the association to unemployed members; and

(c) comply with the provisions of these Regulations relating to such a repayment.

Annual return to be furnished by association before repayment is made.

29. Within three months of the end of every calendar year or at such other times as may be agreed upon between the Board and the association, the association shall furnish a return to the Board showing in such form as the Board may require, the payments made to the members of the association in respect of which a repayment is claimed, and the Board shall as soon as may be thereafter make a repayment to the association accordingly.

Reference to umpire of questions as to amount of repayment under Section 106.

30. If any question arises between the Board and an association as to the amount of any repayment which ought to be made to the association under section 106 of the Act, the question shall, on the application of the association, be referred to the umpire for determination.

Return of contributions paid under erroneous belief that workman was workman in insured trade.

31.—(1) Any person who has paid contributions under the erroneous belief that he was a workman in an insured trade, or was the employer of such a workman, may make an application to the Board for a return of the contributions so paid by him, and the Board, if satisfied that the contributions in respect of which the application is made were paid by the applicant and that the person by or in respect of whom the contributions were paid was not a workman in an insured trade, shall pay to the applicant in accordance with his application a sum equal to the amount of the contributions paid, after deducting from that amount, where the application relates to contributions paid by a workman, the amount (if any) paid to that workman by way of unemployment benefit in respect of those contributions as being a workman in an insured trade.

(2) An application for the purpose of this Regulation shall be made in the form set out in the Fifth Schedule to these Regulations, or in such other form as the Board may direct.

Arrangements with Employers with respect to Workmen engaged through Labour Exchanges.

Employer to deposit with Board sum sufficient to cover estimated amount of contributions.

32. Every arrangement made by the Board with an employer under section 99 of the Act for the performance of any of the duties of the employer under Part II. of the Act shall provide that the employer shall deposit with the Board a sum sufficient to cover the estimated amount of the contributions payable by the employer during a period of three months or such less period as may be agreed between him and the Board, both on his own behalf and on behalf of the workmen in respect of whom the arrangement is made, and that the employer shall not, unless such a deposit is made, be entitled to make deductions under sub-sections (3) of section 85 of the Act from any wages or other payments due by him to any of those workmen.

33. Every workman shall have the same right of inspecting his book while it is in the custody of a labour exchange by virtue of an arrangement under section 99 of the Act as he would have had if the book had been in the custody of the employer, and the provisions of these Regulations relating to the right of a workman to inspect his book shall apply accordingly with the substitution of the Board for the employer. Right of workman to inspect book in custody of labour exchange under an arrangement.

34. Where a workman engaged through a labour exchange is employed by one or more employers with whom an arrangement under section 99 of the Act has been made, each of those employers shall, unless the arrangement otherwise provides, be entitled under subsection (3) of section 85 of the Act to make the same deductions from any wages or other payments due by him to the workman as he would have been entitled to make if no such arrangement had been made, but where it is shown to the satisfaction of the Board that by reason of this provision the aggregate amount of the deductions made in the case of any workman is in excess of the amount which would have been deducted if he had during the period in respect of which the deductions were made been continuously employed under one employer, the workman shall be entitled on making application for the purpose to a local office at such times and intervals as the Board may fix to be repaid the amount of the excess: Provision as to deductions in case of employment of workmen under several employers.

Provided that no workman shall be entitled to any repayment under this Regulation in respect of any contributions which have already been taken into account for the purpose of determining the amount of unemployment benefit to which he may be entitled, or the amount which may be repayable under section 105 to an association in respect of that workman.

Miscellaneous Provisions.

35. Where during any period a workman has been employed by one employer partly in an insured trade and partly not in an insured trade, and contributions have by arrangement between the employer and the workman been paid as if the whole employment of that workman were in an insured trade, those contributions shall be deemed to have been duly paid in respect of employment in an insured trade. Workmen employed by same employer partly in insured trade and partly not.

36. Where any workmen employed in an insured trade are employed in or for the purposes of the business of any person (in this Regulation referred to as the substantial employer) by some other person who himself works wholly or mainly by way of manual labour in that business (in this Regulation referred to as the immediate employer), the substantial employer shall, unless the Board direct to the contrary, be treated for the purposes of Part II. of the Act as the employer of those workmen instead of Workmen employed by one person for purposes of business of another.

the immediate employer, and shall be liable accordingly to perform the duties and pay the contributions required under the Act or these Regulations to be performed and paid by the employer of a workman in an insured trade:

Provided that—

(*a*) the substantial employer may deduct from any payments due from him to the immediate employer any sums paid by him as contributions on behalf of the workmen, and the immediate employer may deduct from the workmen's wages or from any other payments due from him to the workmen any sums deducted from payments due to him by the substantial employer; and

(*b*) any direction given by the Board under this Regulation shall not come into force until the expiration of seven days from the date thereof or such later date as may be specified in the direction.

Workmen in service of Crown.

37. As respects workmen employed by or under the Crown, these Regulations are subject to any Order in Council that may hereafter be made under subsection (3) of section 107 of the Act.

May 6th, 1912, *as amended January 8th*, 1913.

Schedules.

Reg. 10.

FIRST SCHEDULE.

National Insurance Act, 1911.

(*Unemployment Insurance.*)

APPLICATION BY WORKMAN FOR UNEMPLOYMENT BENEFIT, OR NOTIFICATION OF DESIRE TO OBTAIN PAYMENT FROM AN ASSOCIATION OF WORKMEN.

* Strike out alternative which is not applicable.

I, *A.B.*,* [hereby apply for unemployment benefit] [desire to obtain payment in respect of unemployment from the , being an association of workmen with which an arrangement has been made under Section 105 of the National Insurance Act, 1911.]

I hereby declare—

That the annexed particulars are correct;

That I am the person named as the holder in the book now lodged by me;

That the stamps affixed to the book so lodged have been affixed in respect of my employment in an insured trade;

That I am unemployed and unable to obtain suitable employment.

Particulars.

1. Age of Applicant. _____
2. Name, address, and business of last employer. _____
3. Position held by applicant under last employer. _____
4. Date of commencement of employment. _____
5. Date of termination of employment. _____

Signed _____

Address of Applicant _____

Date _____

SECOND SCHEDULE. Reg. 41.

National Insurance Act, 1911.

(*Unemployment Insurance.*)

APPLICATION BY AN ASSOCIATION FOR AN ARRANGEMENT UNDER SECTION 105 OF THE ACT.

The being an association of workmen within the meaning of section 105 of the National Insurance Act, 1911, hereby request the Board of Trade to make an arrangement with the association under the said section.

The association is *[not confined to any particular district] [confined to a particular district, namely]. * Strike out alternative which is not applicable.

The trades of the members of the Association are the following :—

The estimated number of the members of the Association who are workmen in an insured trade is .

A copy of the Rules of the Association is annexed to this application.

Signed _____

Secretary of the Association.

Address of the Association _____

Date _____

THIRD SCHEDULE. Reg. 24.

PART I.

National Insurance Act, 1911.

(*Unemployment Insurance.*)

APPLICATION FOR REFUND OF CONTRIBUTIONS IN RESPECT OF WORKMEN WORKING SHORT TIME.

I, *A.B.*, hereby apply to the Board of Trade under section 96 of the National Insurance Act, 1911, for a refund of contributions paid by me in respect of workmen employed by me who have been systematically working short time, and I hereby declare that the statements contained in the annexed particulars are to the best of my belief correct.

[*Add in a proper case.*] The Board of Trade, on the day of , 19 , gave their ruling that the circumstances under which, and the means by which, I proposed to effect a reduction of working hours were such as to satisfy the requirements of the said section, and the reduction of work was carried out in accordance with the particulars and under the circumstances specified in the application on which that ruling was given.

Signed _____

Address of Applicant _____

Date _____

Particulars.

1. Period during which short time was worked. _____
2. Number of workmen employed on short time. _____
3. Amount paid by way of contributions in respect of which no deductions were made. _____

Reg. 25.

PART II.

National Insurance Act, 1911.

(*Unemployment Insurance.*)

APPLICATION FOR A RULING IN RESPECT OF PROPOSAL TO WORK SHORT TIME.

I, *A. B.*, hereby apply to the Board of Trade under section 96 (2) of the National Insurance Act, 1911, for a ruling as to whether the circumstances under which, and the means by which, I propose to effect a reduction of working hours, are such as to satisfy the requirements of that section.

The said circumstances and means are shown in the annexed particulars.

Particulars.

1. Business of applicant. _____
2. Estimated number of workmen whom it is proposed to put on short time. _____
3. Probable period and date of commencement of short time. _____
4. Usual hours worked on each day of the week when on full time. _____
5. Proposed method of reducing hours of work and number of hours proposed to be worked in each day of the week when on short time. _____
6. Nature and cause of depression in business. _____

Signed _____

Address of Applicant _____

Date _____

Reg. 27.

FOURTH SCHEDULE.

National Insurance Act, 1911.

(*Unemployment Insurance.*)

NOTICE BY AN ASSOCIATION OF INTENTION TO APPLY FOR REPAYMENT UNDER SECTION 106 OF THE ACT.

1. The being an association of persons not trading for profit the rules of which provide for payments to persons whilst unemployed, hereby give notice to the Board of Trade of their intention to apply to the Board for a repayment under Section 106 of the National Insurance Act, 1911.

2. The association* [is not registered under or in pursuance of any Act of Parliament] [the association was registered *[under] [in pursuance of] the on the day of].

3. The association is *[not confined to any particular district] [confined to a particular district, namely].

4. The trades of the members of the Association are the following :—

* Strike out alternative which is not applicable.

5. The estimated number of persons entitled by the Rules of the Association to payments whilst unemployed is

6. The amount paid by the Association to persons whilst unemployed during each of the preceding three years was as follows:—

7. A copy of the Rules of the Association is annexed to this application.

Signed _____
Secretary of the Association.

Address of the Association _____

Date _____

FIFTH SCHEDULE. Reg. 31.

A.—FORM OF APPLICATION BY EMPLOYER.

National Insurance Act, 1911.

(*Unemployment Insurance.*)

APPLICATION TO BOARD OF TRADE FOR THE RETURN OF CONTRIBUTIONS PAID IN ERROR.

I, *A.B.*, hereby apply to the Board of Trade in pursuance of Regulation 31 of the Unemployment Insurance Regulations, 1912, for the return of the contributions specified in the annexed particulars, being contributions paid by me in respect of the workman specified in the annexed particulars under the belief that he was a workman in an insured trade.

Particulars.

1. Nature of business ... ... _____
2. Name of workman in respect of whose employment repayment of contributions is claimed. _____
3. Occupation of workman and exact description of work performed. _____
4. Whether workman is still employed by applicant. _____
5. Period of employment in respect of which repayment of contributions is claimed. _____
6. Total amount of contributions ... _____

Signed _____

Address of Applicant _____

Date _____

B.—Form of Application by Workman.

National Insurance Act, 1911.

(*Unemployment Insurance.*)

Application for the Return of Contributions Paid in Error.

I, *A.B.*, hereby apply to the Board of Trade in pursuance of Regulation 31 of the Unemployment Insurance Regulations, 1912, for the return of the contributions specified in the annexed particulars, being contributions paid by me under the erroneous belief that I was a workman in an insured trade.

Particulars.

1. Period of employment in respect of which repayment of contributions is claimed. _____
2. Occupation of applicant and exact description of work performed. _____
3. Name, address, and business of employer. _____
4. Number and amount of contributions claimed to be paid in error. _____
5. Amount (if any) received in respect of unemployment benefit. _____

Signed _____

Address of Applicant _____

Date _____

Note:—Copies of any of these forms can be obtained at any Labour Exchange or Local Office, or at the Board of Trade (Central Office for Labour Exchanges and Unemployment Insurance), Queen Anne's Chambers, Westminster, S.W.

APPENDIX X.—3.

Emergency Book.

(Unemployment Insurance.)

(1) These Regulations may be cited as the Emergency Book (Unemployment Insurance) Regulations, 1912, and shall come into operation on the 15th day of July, 1912. Subject to the express provisions of these Regulations they shall be read with the Regulations made by the Board of Trade on the 6th May, 1912.

(2) If an employer certifies to the Board of Trade that any workman employed or about to be employed by him in an insured trade after the date of the commencement of Part II. of the Act has not delivered or caused to be delivered to him an unemployment book in accordance with the Unemployment

Insurance Regulations, 1912, the employer may, on furnishing the name and occupation of such workman to a Local Office, obtain an emergency book, and for the purpose of the provisions of those Regulations relating to the Stamping of books and to deductions from wages in respect of stamps affixed by employers (but not for any other purpose) an emergency book shall be deemed to be an unemployment book within the meaning of those Regulations.

(3) An emergency book shall be in such form as the Board direct, and shall be current during such period, not exceeding six weeks from the date of the issue thereof, as may be specified thereon, and shall at the end of such period or on the previous termination of the workman's employment be returned by the employer to the Local Office from which it was issued.

Provided that if the workman, before such date, delivers or causes to be delivered to the employer an unemployment book in accordance with the Unemployment Insurance Regulations, 1912, the employer shall deliver the emergency book to the workman in exchange for the unemployment book.

(4) An emergency book shall not be deemed to be an unemployment book for the purpose of Regulation 10 (1) (*b*) of the Unemployment Insurance Regulations, 1912, and notwithstanding that contributions have been paid in respect of a workman by the affixing of stamps to an emergency book, he shall not be entitled to obtain unemployment benefit without first obtaining an unemployment book.

July 1st, 1912.

APPENDIX X.—4.

Arrangements with Employers for Performance of their Duties by Labour Exchanges.

1. The Board of Trade may, if they think fit, make an arrangement under Section 99 of the Act with any employer of workmen in the insured trades or with any employer in a trade in which workmen are extensively employed by way of casual labour, in respect of all or any of the workmen in his employ at the date of the arrangement, or engaged by him through a Labour Exchange and such arrangements shall be subject to the conditions prescribed by Regulations made by the Board of Trade and to any further conditions that may be agreed upon between the Board of Trade and the employer for the purpose of facilitating the arrangement.

2. Where any such arrangement provides for the undertaking by a Labour Exchange of any of the duties imposed on the

employer under Part I. of the Act the following provisions shall apply :—

(i) The arrangement shall provide that the employer shall deposit with the Board a sum sufficient to cover the maximum amount of the contributions payable by the employer during a period of three months, or such less period as may be agreed upon between him and the Board, both on his own behalf and on behalf of the workmen in respect of whom the arrangement is made.

(ii) The arrangement shall be such as to make the position of the workman as regards obtaining possession and making delivery of his card substantially as favourable as if no arrangement had been made.

(iii) Every such arrangement shall provide for the payment by the employer of a sum calculated in accordance with a scale approved by the Treasury, on the basis of the cost to the Exchequer of performing on behalf of the employer such of the duties imposed on him by Part I. of the Act as are performed by the Board of Trade under the arrangement.

(iv) For the purpose of these Regulations the term "card" shall have the meaning attached to it in the National Health Insurance (Collection of Contributions) Regulations, 1912.

June 25th, 1912.

APPENDIX XI.

UNEMPLOYMENT INSURANCE.

DECISIONS BY THE UMPIRE.

Note.—The Special Exclusion Orders (Drivers, &c., 1912), (Stone Carvers and Sculptors, 1913) and (Dredgermen, &c., 1913), made by the Board of Trade in pursuance of the powers conferred on them by Sec. 104 of the Act, exclude from unemployment insurance the occupations followed by:—

(1) (*a*) The drivers or attendants of any vehicle.

(*b*) Stablemen or other workmen employed in tending horses or to clean any vehicle

(*c*) Wood-carvers.

(*d*) Workmen employed in the manufacture and fitting of upholstery for the purposes of the construction, alteration, repair or decoration of buildings, ships, boats or other craft, unless such manufacture and fitting is substantially the sole occupation of such workmen.

(*e*) Workmen employed in the manufacture of fittings of leather or celluloid for cycles or motor cycles.

(2) Stone carvers and Sculptors.

(3) Members of the Crews of Dredgers, Hoppers, or other vessels engaged in

(*a*) excavating materials by dredging or conveying materials so excavated, or

(*b*) conveying away materials, whether excavated or not,

in or in connection with the construction, reconstruction, or alteration of Harbours, Docks or Channels.

For the purpose of this Order the expression "Harbour" has the same meaning as that assigned to it in the Merchant Shipping Act, 1894.

Decisions to the effect that contributions *are payable* are indicated by the letter A, and are printed in ordinary type;

decisions to the effect that contributions *are not payable* are indicated by the letter B, and are printed in italics.

Decisions relating to individual workmen which raise no question of general interest, or which merely apply a principle laid down in a previous decision, are not published.

It should be noted that in accordance with Regulation 1 (3) of the Unemployment Insurance (Umpire) Regulations, 1912, any decision given by the Umpire is subject to revision by him, and that a number of decisions have been so revised to which attention is called in each place.

All decisions affecting labourers in insured trades must be construed with reference to Decision A 749.

A 1. Workmen employed in the construction, repair or decoration of railway wagons, goods vans, brake vans and cattle vans.

A 2. Workmen, not being usually members of a ship's crew, employed in the construction, alteration, repair or decoration of barges, whether of wood or iron.

B 3. *Workmen employed in the manufacture of rubber tyres for motors, cycles, or other vehicles, including the manufacture of elastic air tubes.*

B 4 & 5. *Workmen employed in the manufacture of accumulators and electrical batteries.*

A 7. Workmen employed in washing ceilings, stripping of paper in buildings, whitening, colouring, repairing, pumicing woodwork and general preparations for painting.

B 8. *Workmen employed in the making of stock bricks by machinery, and in the burning of bricks in open clamp kilns.*

B 9. *Workmen employed as spring makers making volute, spiral and laminated springs.* (But see A 1336.)

B 10. *Workmen in the service of an electric supply corporation employed as follows:—*

(1) *Switch board attendants to operate switch gear on switch board and regulate voltage on main;*

(2) *Motor generator attendants to attend to switch boards connected with the control of motor generators and to look after the proper running of the motor generators and keep them clean;*

(3) *Battery attendants to look after the proper maintenance of the electric accumulator and replace plates when necessary;*

(4) *Testers to test and connect installations and arc lamp series;*

(5) *Meter readers, to read all meters in consumers' premises.*

B 11. *Workmen employed as bedstead casters.*

B 12. *Workmen employed as galvanisers.*

A 14a. Engineers, blacksmiths, carpenters and joiners, engaged in repairing steamers, and not being usually members of a ship's crew.

B 14. *Workmen employed as wire drawers, galvanisers, wire cleaners and testers, bar, strip, hoop and wire rod rollers.*

A 15. Workmen described as smiths and mechanics in textile mills who are engaged wholly or mainly in the work of maintenance and upkeep of machinery.

B do. *Workmen employed in textile mills, and engaged wholly or mainly in the work of driving, tenting, or minding engines or stoking boilers.*

A 16. Workmen employed by a firm whose business is that of seed crushers, oil-cake manufacturers and oil refiners, and described as fitters and smiths who are engaged wholly or mainly in the work of the maintenance and upkeep of machinery.

B do. *Workmen employed by a firm whose business is that of seed crushers, oil-cake manufacturers and oil refiners, and engaged wholly or mainly in the work of driving, tanting, or minding engines or stoking boilers.*

A 17. Workmen employed by a firm whose business is that of seed crushers, oil-cake manufacturers and oil refiners, and described as bricklayers and joiners, who are engaged wholly or mainly in the work of construction, alteration, repair, decoration, or demolition of buildings.

B 18. *Workmen employed by paint manufacturers who are engaged in the manufacture of sulphide of zinc, washable water paint, enamels, varnishes, dry colours, levigating and paint grinding.*

A 19. Workmen described as bricklayers, plumbers, painters, scaffolders, plasterers, and the labourers of each, who are employed by firms of millers, and are engaged wholly or mainly in the work of construction, alteration, repair, decoration, or demolition of buildings.

A 20. Workmen described as follows: Fitters, turners or finishers, erectors, millwrights, planers, borers, slotters, screwers, shapers, iron sawyers, grinders (iron and steel), glazers, millers, polishers, buffers and drillers (machine), machinemen (other than those specified), drillers (hand), smiths, smiths' strikers, toolsmiths, tool makers, employed in a mechanical engineering establishment.

Ironmoulders, coremakers, iron dressers, cupolamen, moulders (machine):—

(a) Employed in an ironfoundry, part of a mechanical engineering establishment;

(b) Employed in an iron foundry, not part of a mechanical engineering establishment. (See B 416 and 431.)

B 21. *Workmen engaged in the manufacture of:—*

(*a*) *Steel ship and boiler plates, steel bars and sheets;*

(*b*) *Iron plates, bars, sheets and strips;*

(*c*) *Pig iron from the ore;*

(*d*) *Tubes from strips;*

(*e*) *Rivets, bolts and nuts from the steel and iron unless made in a mechanical engineering establishment.*

B 22. *Workmen employed by a firm of confectionery manufacturers, and described as farriers, farriers' mate, and knife grinder.*

A 23. Workmen and their helpers and labourers employed in factories and workshops which are engaged wholly or mainly in the manufacture of castings of brass, white metal, gun metal or other copper alloys for use as parts of the products of a mechanical engineering establishment, and described as follows: Core makers, casters, moulders, dressers, polishers, finishers, fitters.

B 24. *Workmen employed by firms of millers who are engaged wholly or mainly in the work of:—*

(1) *Steam, gas or oil engine drivers;*

(2) *Stokers or gas plant attendants;*

(3) *Steam and petrol wagon drivers;*

(4) *Motor-car drivers;*

(5) *Dynamo and electric motor attendants;*

and who are not engaged wholly or mainly in the maintenance and upkeep of machinery.

A 26. Bricklayers, slaters, and the labourers of each, employed by a tramway company, and engaged wholly or mainly in the construction, alteration, repair and decoration or demolition of buildings.

A 29. Workmen employed by a spinning and weaving company, and described as

(*a*) carpenters, mechanics, if employed wholly or mainly in the repair of buildings and machinery;

(*b*) apprentices to the workmen described in (*a*), if of the age of 16 or upwards, and employed wholly or mainly by way of manual labour, and if working under a contract of service with employer, whether expressed or implied, oral or in writing, but provided they are not indentured apprentices.

B 30. *Persons described as umbrella stick manufacturers, and engaged in the work of stick bending, stick straightening, stick mounting, stick pumicing, and stick scotching.*

B 31. *Workmen described as engine drivers employed by a District Council:—*
(*a*) *With Council's steam engines at the waterworks;*
(*b*) *At sewage pumping station with oil engines, who are engaged wholly or mainly in driving the engines, and not engaged wholly or mainly in repairing the same.*

A 33. Persons employed in lathing, dressing slates, gutters and spouting: slating, tiling and rendering lead gutters, lead flushing and aprons and counter flushing.

B 35. *Persons employed in piercing, raising, cutting-out, marking, grinding, slitting pen blanks in hand and power presses and pen grinding bobs.*

B 36. *Ploughmen engaged in experimenting with agricultural implements.*

A 38. Workmen employed by a firm of builders' merchants, and described as masons and tilers, who are engaged wholly or mainly in the work of construction, alteration, repair, decoration or demolition of buildings.

B do. *Workmen employed by a firm of builders' merchants, and engaged wholly or mainly in the work of unloading barges of bricks or cleaning offices.*

A 39. Workmen employed in a railway wagon or iron works, and described as follows:—
(1) Wagon makers, builders, and repairers of railway wagons;
(2) Blacksmiths and strikers (manufacturers and repairers of railway wagon ironwork);
(3) Painters and letterers of railway wagons;
(4) Labourers assisting above classes of workmen;
(5) Foremen if employed wholly or mainly by way of manual labour.

B 40. *Workmen engaged in the work of quarrying stone, including the process of scabbling or other rough dressing.*

B 42. *Workmen employed by a firm of dyers and described as stillmen who are engaged wholly or mainly in attending to the stills and condensers of the distilling plant, and are not engaged wholly or mainly in the maintenance and upkeep of machinery.*

A 43. Fitters, turners, machinists, smiths, strikers, millwrights, and their helpers and labourers who are employed in steel, bar and tinplate works, and engaged wholly or mainly in the maintenance and upkeep of machinery, and are also payable in respect of carpenters, joiners and masons, and their helpers and labourers who are employed as above, and engaged wholly or mainly in construction, alteration, repair, decoration or demolition of buildings.

A 44. Workmen engaged in the work of fixing stone or the preparation or dressing of stone (exclusive of slate) to finished dimensions for use in connection with any trade set out in Schedule VI. of the National Insurance Act, 1911.

B 45. *A workman engaged wholly or mainly in the work of forging and fitting steel work connected with the manufacture of surgical appliances.*

A 46. Workmen engaged wholly or mainly in the work of construction, repair, or decoration of cycles.

B do. *Workmen who are engaged wholly or mainly in the work of cleaning a*

cycle shop, cleaning cycles, running errands, doing odd jobs and repairing on an occasion a puncture or acting as shop assistant.

B 48. *Workmen engaged wholly or mainly in the work of supervision of weavers and assisting same when necessary,* but contributions are payable in respect of workmen engaged wholly or mainly in the work of maintenance and upkeep of machinery.

B 49. *Brass founders and other brass workers* :—

(*a*) *Casting and finishing gas and electric light fittings in brass or other copper alloy for use in connection with buildings, ships and vehicles* ;

(*b*) *Casting, machining or finishing window furniture and other brass hardware required in building, shipbuilding, cabinet-making, and in the construction of vehicles.* (But see A 1238.)

(*c*) *Casting and finishing brass taps and other water fittings required by plumbers in fitting up buildings, ships and vehicles.*

A 50. Goods hoist attendants employed in a mechanical engineering establishment.

B do. *Workmen employed in a mechanical engineering establishment, and described as timekeepers, watchmen, storekeepers,* draughtsmen, tracers, gatemen, weighmen, passenger hoist attendants, closet attendants, office attendants, commissionaires, clerks and typists (male and female), office errand boys.* (But see A 1088.)

A 51. Workmen engaged in the manufacture of shells and cartridge cases for use in connection with artillery.

B do. *Workmen engaged in the manufacture of cartridge cases for use in connection with small arms.*

B 52. *Workmen engaged in the work of filing, making, polishing, lacquering and putting together electroliers, chandeliers, brackets and mirror fire screens.*

B 53. *Workmen described as farriers and farriers' mates, who are engaged wholly or mainly in the work of shoeing horses.*

A 54. Workmen described as bricklayers, carpenters, joiners, plumbers, painters, scaffolders, plasterers, and the labourers of each, who are engaged wholly or mainly in the work of construction, alteration, repair, decoration or demolition of buildings in connection with businesses other than those included under the trades specified in Schedule VI. of the National Insurance Act, 1911.

B 55. *Workmen described as engine tenters, engine drivers and stokers who are engaged wholly or mainly in the work of driving, tenting or minding engines or stoking boilers in connection with businesses other than those specified in Schedule VI. to the National Insurance Act,* 1911.

B 56. *A workman engaged wholly or mainly in the work of cleaning bicycles and windows, and sweeping the floor.*

A 58. Workmen described as smiths and mechanics, and labourers of each, who are engaged wholly or mainly in the work of maintenance and upkeep of machinery in connection with businesses other than those included under the trades specified in Schedule VI. of the National Insurance Act, 1911.

B 59. *Workmen employed by builders' factors, coal, sand and gravel merchants, and described as boatmen engaged in dredging sand and gravel from the river bed, working the boat, and delivering cargo at wharf.*

B 60. *A brickyard manager, engaged wholly or mainly in the work of overlooking workmen's books, attending to sale tickets, and generally supervising business.*

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* See also decision A 749.

A 62. Workmen employed in a malleable iron foundry and described as engaged in the work of moulding, core-making, annealing, dressing, and general labour.

A 63. Workmen employed by gun manufacturers and described as follows :—
(1) Barrel filers ;
(2) Barrel borers ;
(3) Screwers ;
(4) Finishers ;
(5) Engravers and inlayers ;
(6) Viewers passing work and adjusting small faults, if employed wholly or mainly by way of manual labour.

A 64. Workmen employed by a firm of brickmakers and described as :—
(1) Wheelwrights who are engaged wholly or mainly in repairing carts and wagons ;
(2) Tile fixers who are engaged wholly or mainly in the work of fixing tiles to walls of new or existing buildings ;
(3) Mechanics who are engaged wholly or mainly in the work of maintenance and upkeep of machinery ;
(4) Carpenters and plumbers who are engaged wholly or mainly in the work of repairing buildings.

B 65. *A workman employed by a Borough Council and engaged wholly or mainly in the work of driving a steam motor wagon.*

A 66. Joiners in the employ of a Borough Council if engaged wholly or mainly in the work of repairs to the internal fixed woodwork of school buildings.

B 67. *Workmen described as follows :—*
(1) *Metal name plate makers who are engaged wholly or mainly in the work of cutting metal to size by hand and polishing same, engraving names thereon, making mural letters for signs, fixing name plates and letters on buildings ;*
(2) *Sign writers who are engaged wholly or mainly in the work of writing signs and writing on office doors, gilding letters, &c.* See also A 504.

B 69. *Workmen described as makers of tin canisters who are engaged wholly or mainly in working presses, shears, seaming and trimming machines, soldering and delivering goods by hand-cart.* Contributions are payable in respect of workmen engaged wholly or mainly in the maintenance and upkeep of machinery.

B 70. *Workmen described as bass dressers, who are engaged wholly or mainly in the work of dyeing and dressing the rough Piassava used in ordinary stiff yard brooms.*

B 71. *A workman described as a typefounder who is engaged wholly or mainly in the work of type casting and dressing.*

B 72. *Workmen described as optical brass turners who are engaged wholly or mainly in the work of light brass turning by hands tools, articles such as cases for pocket aneroid barometers, prismatic compass cases, Biram anemometer, Verschoyle transit cases, and generally, by hand turning tools and a lathe the various brass parts included under the heading of optical brass turning.*

B 74. *Workmen employed by a cabinet maker and furniture upholsterer, and described as :—*
(1) *Engaged in the work of upholstering furniture and making up bedding (for sale in retail shop) ;*
(2) *Engaged in the work of: Cabinet making, cabinet repairing, cabinet polishing, furniture making of all kinds, for sale in retail shop*

A 75. Workmen employed by a firm of wire rope manufacturers and described as fitters, and the labourers to assist them, who are engaged wholly or mainly in the work of maintenance and upkeep of machinery.

B 75. *Workmen employed by a firm of wire rope manufacturers, and described as cranemen and enginemen, who are engaged wholly or mainly in the work of driving, tenting, or minding machinery, and workmen described as splicers.*

B 76. *Workmen described as sawyers and other machinists who are engaged wholly or mainly in the work of chair-making and the machining incidental thereto.*

B 77. *Workmen described as packing-case makers, sawmill coopers who are engaged wholly or mainly in the work of making packing-cases and aerated water boxes.*

B 78. *Workmen employed on an estate, and engaged wholly or mainly in the work of driving, tenting, or minding steam cranes and locomotives or stoking boilers.*

B 80. *Workmen described as:—*

(1) *Persons engaged in the manufacture of telephone and telegraph instruments and apparatus;*

(2) *Persons engaged in the manufacture of electric cables.*

B 82. *Workmen engaged wholly or mainly in the manufacture of telegraphic, mathematical, scientific and optical instruments, balances for bullion and assay work, and camera work;* but contributions are payable in respect of workmen making tools or repairing machines for use in connection with the manufacture of such instruments.

B 83. *Workmen engaged wholly or mainly in the work of working maltsters.*

B 84. *Workmen described as domestic tinware and general sheet metal workers who are engaged wholly or mainly as makers of bread tins, strainers, cans, and as general stampers and piercers in sheet-metal and in electroplating.*

A 85. Workmen described as wheelwrights engaged at works forming part of a mechanical engineering establishment.

A 86. Workmen employed in a mechanical engineering establishment and described as follows: Cranemen (hand or power), enginemen (stationary engines), firemen (stationary engines), boilermen.

B 87. *Masons who are engaged wholly or mainly in the work of the preparation or dressing of stone for monuments of a simple character, such as are ordinarily found in cemeteries, or for mural tablets, or who are engaged wholly or mainly in the work of fixing such stones.*

A 88. Workmen and their helpers and labourers employed in factories and workshops which are engaged wholly or mainly in producing manufactures for use as parts of the products of a mechanical engineering establishment, and described as follows:—

(1) Sheet metal workers.

(2) Persons engaged in the manufacture of copper fittings and appliances (coppersmiths, &c.).

A 90. Workmen described as gun press workers employed in the manufacture of ordnance who are engaged in the work of making tubes or covers for guns. *See* B 223.

B 91. *Workmen employed by a firm of bedding manufacturers, and engaged wholly or mainly in the work of wire, straw, hair, and wool mattress making.*

B 92. *Workmen employed by a firm of manufacturing silversmiths, and engaged in the manufacture of silverware, cups, caskets, &c., involving use of gas blowpipe, turning lathes, polishing lathe, and hammering of metal.*

B 93. *A workman described as a labourer who is engaged wholly or mainly in the work of assisting a coppersmith in the re-tinning of kitchen utensils.*

B 94. *A workman employed by a railway company, and described as an engine cleaner engaged solely in engine cleaning, not repairing or fitting, nor having the control of any machinery.*

B 96. *Workmen engaged in the work of making packing-cases and wooden boxes for all commercial purposes.*

B 97. *Workmen employed by an Urban District Council, and engaged in the work of road repairing, cleansing and watering, sewer cleansing, lamp lighting and extinguishing, night-soil removal and dry ashpit employees, public market attendants, public bath attendants and laundrymen, public park rangers, water and lighting inspector and assistants, sewage farm attendants.*

B 98. *Workmen engaged wholly or mainly in making hand-hammered and dollied or tommied chain.*

B 99. *Workmen employed by a firm of lime burners, and engaged in the work of excavating limestone from quarry, transporting same to open kilns, burning same therein, and transporting to railway, &c.*

B 100. *Workmen employed by a firm of printers and stationers, and engaged wholly or mainly in the work of composing, machining (that is, printing formes of type which have been set up), wire stitching, folding, perforating, &c.*

B 101. *Workmen employed by a firm of contractors (works of construction), and described as follows:*

(1) *Gangers not employed wholly or mainly by way of manual labour.*

(2) *Quarrymen engaged wholly or mainly in quarrying stone.*

(3) *Chef and assistants engaged wholly or mainly in cooking food.*

(4) *Boot repairers engaged wholly or mainly in repairing boots for workmen employed in water and concrete.*

B 102. *Workmen employed at a cartridge works—*

(1) *Who are engaged wholly or mainly in the filling and packing * of ammunition of all types and components of same, including percussion caps and fuses;*

(2) *Who are engaged wholly or mainly in joinery work for making instrument cases and chests;*

(3) *Who are engaged wholly or mainly in the work of driving, tenting, and minding engines and stoking boilers in connection with the heating arrangements.*

A 103. Workmen employed at a cartridge works, and described as:—

(1) Smiths and mechanics and their assistants engaged wholly or mainly in the maintenance and upkeep of machinery.

(2) Carpenters, joiners, bricklayers and their labourers, &c., engaged wholly or mainly in the repair and addition to buildings The question of sawmilling in connection with the above is reserved.

B 105. *Workmen employed by a firm of lime, cement, brick and slate merchants, and described as carmen and horsekeepers, yardmen, sack repairers, sub-contractors, cranemen, barge captains and mates, and in respect of the labourers of each.*

A 106. Workmen employed by a firm of lime, cement, brick and slate merchants, and described as slaters and tilers, and their labourers who are engaged wholly or mainly in the work of construction, alteration, repair, decoration or demolition of buildings.

B 107. *Workmen employed by a town council, and engaged in sweeping streets*

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* See decision A 749 below.

and emptying ashpits, and as furnace men, mortar grinders and labourers, where all the town's refuse is burnt and ground into mortar for building purposes.

B 108. *Workmen described as brassfounders and brassfinishers and engaged wholly or mainly in the work of founding and finishing brass work for fire-extinguishing purposes used by fire brigades, but are not engaged in the work of constructing fire engines.*

B 109. *Workmen employed by a firm of electrical insulating material makers, and engaged in softening a compound (made of asbestos and gums) on hot plates, and placing same in dies or moulds, which are closed and opened by machinery.*

A 110. Workmen—

(*a*) Engaged wholly or mainly in the work of fixing stone, or the preparation or dressing of stone (excluding slate) to finished dimensions for use in connection with any trade set out in the Sixth Schedule of the National Insurance Act, 1911;

(*b*) Employed by a contractor as masons and carpenters and their labourers who are engaged wholly or mainly in the work of construction, alteration, repair, decoration or demolition of buildings.

B 111. *Workmen engaged wholly or mainly in the work of:—*

(*a*) *Agricultural labourers working under farmers;*

(*b*) *Contractor taking contracts and not employed wholly or mainly by way of manual labour;*

(*c*) *Gentlemen's servants, gardener, coachman, butler and labouring men employed about gentlemen's place.*

B 112. *Workmen employed by a firm of roofing felt manufacturers and roof contractors, and engaged in the work of manufacturing felt.*

A 113. Workmen employed by a firm of roofing felt manufacturers and roof contractors, and engaged in the work of fixing roofs of timber covered with felt and borne by wooden lattice girders resting on the walls.

A 114. Workmen employed by a firm of cattle food manufacturers, and engaged wholly or mainly in the maintenance and upkeep of machinery and engines.

B 115. *Workmen employed by a firm of cotton spinners, and described as operative cotton spinners, card and blowing-room operatives, ring spinners, winders, beamers and reelers and warehousemen (packers).*

B 116. *Workmen employed in shipbuilding establishments, and described as timekeepers, watchmen, draughtsmen, tracers, closet and office attendants, commissionaires, clerks, typists, and office errand boys, storekeepers,* gatemen, weighmen, passenger hoist attendants, female clerks and typists.*

B 117. *Workmen employed by a firm of wire rope manufacturers and engaged wholly or mainly in attending the machines which place the wires round each other in the formation of the rope, and in placing the material in position in machines before they are started.*

B 118. *Workmen employed by a pick and tool manufacturer, and engaged in filecutting by hand and making pliers by hand.*

B 119. *Workmen employed by a firm of stampers, piercers, die sinkers, and press tool makers, and engaged in making miscellaneous metal stampings, such as:—*

(1) *Labels or name plates;*

(2) *Tin tallies for wire drawers;*

(3) *Reward checks for schools;*

(4) *Checks for clubs, &c.;*

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* See decision A 749.

(5) *Workmen's time checks;*
(6) *Coal-bag labels;*
(7) *Advertising tokens and medals;*
(8) *Labels for patentees;*
(9) *Punches for leather, wood, or metal.* (But see A 898.)

B 120. *Workmen employed by a firm of oil manufacturers and refiners, manure, &c., manufacturers, and described as:—*
(1) *Engaged wholly or mainly in the work of cranemen (hand);*
(2) *General labourers rolling casks, filling carts and acting as horsemen, press hand and extractors.*

B 121. *Workmen who are engaged wholly or mainly in the work of supervising men operating cigarette-making machines.*

B 122. *Workmen employed by a firm of hardware merchants and tinplate workers, and engaged in the manufacture of ordinary household utensils, such as tin washups, breakfast cans, drippers or meat tins, colliers' drinking bottles, and cake tins.*

B 123. *Workmen employed by a firm of brush manufacturers, and engaged in the work of sawing timber, thicknessing and shaping woods for brush backs on special machines for this purpose, but used only for brush making and not for constructional work outside the trade.*

B 124. *Workmen employed by a firm of bamboo furniture manufacturers, and engaged in the work of making bamboo tables, hall and plant stands.*

B 125. *Workmen employed by a firm of coal merchants, and engaged wholly or mainly in the work of bunkering steamers—that is, putting coal on board by hydraulic crane, and trimming same into the bunkers.*

B 126. *Workmen employed by a firm of press tool makers, die sinkers and stampers, and engaged wholly or mainly in stamping gold, silver, and other metals into dies of various patterns, with stamp or press, for jewellers, silversmiths, stick-mounters, and persons engaged in similar trades, no power being used for the stamps or presses.*

B 127. *Workmen engaged in the work of file-cutting.*

B 128. *A workman employed by a cycle factor, and engaged wholly or mainly in the work of selling over the counter portions of bicycles and their accessories to be used by the buyers in the construction of bicycles.*

B 129. *Workmen employed by a firm of printers, and engaged wholly or mainly in work as stereotypers, monotype casters, and letterpress machine minders.*

A 130. Workmen employed by a firm of printers, and described as smiths and mechanics, who are engaged wholly or mainly in the work of maintenance and upkeep of engines and machinery.

A 131. Workmen employed by a firm of slaters' and builders' merchants, and engaged wholly or mainly in the work of slating and tiling buildings.

B 132. *Workmen engaged in the work of making and polishing domestic furniture, viz., sideboards, tables, bedroom suites.*

B 133. *Workmen employed by a firm of music merchants and engaged in the work of French polishing pianos in stock for sale or brought in for renovation.*

A 134. A workman employed by a brewery company, and described as a carpenter and jobber, if he is engaged wholly or mainly in the work of construction, alteration, repair, or decoration of buildings.

B 136. *Workmen employed by a firm of lubricating grease bag manufacturers, and engaged in the work of filling grease into canvas bags, cutting out bags and sewing with machines.*

B 137. *A workman employed by a firm of electrical insulating material makers, and described as a storekeeper, shop cleaner and odd man.*

B 138. *Workmen employed by a firm of lead pencil manufacturers, and engaged wholly or mainly in placing cedarwood slats in hopper for feeding woodworking machinery for the production of lead pencils.*

B 139. *Workmen employed by a firm of packing case makers, and engaged in nailing boards together already cut and prepared for making cases.*

B 140. *Workmen employed by a firm of electrical engineers and contractors, and described as clerks, lady typists, storekeepers and assistants, showroom assistant and canvasser.*

B 141. *A working manager to a gun and fishing tackle maker, who is engaged in the work of doing repairs, loading cartridges and seeing customers.*

A 142. A labourer who is engaged in tarring, lime washing, rough painting and glazing buildings.

A 143. Smiths and mechanics employed by a brewery company, and engaged wholly or mainly in the work of maintenance and upkeep of machinery.

B 144. *Workmen employed by a brewery company, and described as :—*

(1) *Drivers, who are engaged wholly or mainly in the work of driving motor wagons ;*

(2) *Engine attendants, who are engaged wholly in the working of engine and boiler.*

B 145. *Persons employed by a firm of sheet metal workers, and described as a counterman who serves at the counter, and a commercial traveller who sells the goods.*

B 146. *Workmen employed by a firm of biscuit and cake manufacturers, and described as sawmill men who are engaged wholly or mainly in the work of making boxes and packing cases for use in connection with the industry of biscuit manufacturers.*

B 147. *Workmen employed by a firm of tin box manufacturers, and engaged wholly or mainly in the work of driving, tenting and minding machines in connection with the manufacture of tin boxes.*

B 149. *Workmen employed by a firm of fire extinguisher and steel trap makers, who are engaged wholly or mainly in the work of inserting detachable steel springs into prepared trap bodies (not made by the workmen), attaching chains and despatching goods ; or in assisting in the making of fire extinguishing powder, and in forwarding goods of this department.*

B 150. *Workmen engaged in :—*

(*a*) *Window cleaning** ;

(*b*) *Sweeping of chimneys in private houses.*

B 152. *Workmen employed by a clog sole maker, and engaged in sawing timber from logs for clog soles, by saws driven by electric power.*

B 153. *An architect's assistant or clerk of the works who is not employed wholly or mainly by way of manual labour.*

B 155. *Workmen employed by a firm of brickmakers, and engaged in the work of making plain stock bricks by hand burnt in open clamps.*

B 156. *Workmen employed by a firm of biscuit and cake manufacturers, and engaged wholly or mainly in the repairing of biscuit tins or the manufacture of biscuit cases.*

B 157. *Workmen employed by a cycle agent, and engaged wholly or mainly in the selling of new and secondhand bicycles and motor bicycles.*

B 159. *A workman employed by a firm of factors of oils and colours, and engaged in the work of mending tins, kegs, &c.*

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* See decision A 749.

B 160. *Workmen employed at a music warehouse, and engaged wholly or mainly in the manufacture and repair of musical instruments, pianos, organs, violins, &c.*

B 162. *Persons employed by a nail merchant in a shop serving customers with nails, screws, &c., in an office as a clerk, or in the work of carting out nails, &c.*

B 163. *Workmen employed by a window cleaner, and engaged in the work of cleaning windows, washing paint and washing buildings.*

B 165. *A workman engaged wholly or mainly in the work of cleaning windows and lights on roofs of works, and in the washing of motor cars.*

B 166. *Workmen employed by a firm of gas engineers and artistic ironfounders, and described as warehousemen and storekeepers.*

B 167. *A workman employed by a firm of factors of plumbers' and painters' goods, and engaged wholly or mainly as a warehousman, filling tins with oil, kegs with paint, and packing goods, and is not engaged wholly or mainly in the work of repairing or decorating buildings.*

B 168. *Workmen employed by a firm of cocoa manufacturers, and engaged in repairing and making small chocolate moulds and wood confectionery trays.*

B 169. *Workmen employed by a water company, and engaged wholly or mainly in the cleansing of water filters, or as turncock and water meter inspectors.*

B 170. *A workman described as monumental letter cutter, who is engaged in cutting letters on tombstones, which are of a simple character such as are ordinarily found in cemeteries, or on mural tablets, and filling them in with lead, or blacking them with black paint, working as a master man and also for different firms of undertakers.*

B 171. *Workmen employed by a firm of biscuit and confectionery manufacturers, and engaged wholly or mainly in the work of sawmilling in connection with the making of packing-cases for use in their business.*

B 172. *A workman employed at a motor garage, and engaged wholly or mainly in the work of motor tyre repairer, petrol storekeeper and caretaker.*

B 173. *Workmen employed by a firm of tin box manufacturers, and described as solderers of machine made tin boxes, who are engaged wholly or mainly in the work of soldering the seams, tops and bottoms of tin boxes in the completion of their manufacture.*

B 175. *Workmen (other than those who are engaged wholly or mainly in the maintenance and upkeep of buildings and machinery) who are engaged in work in rolling mills, bar mills, merchant mills and sheet mills, including rolling of tyres and the rolling and treatment of armour plates.*

B 176. *Workmen employed at a shipbuilding and engineering works, and described as storekeepers* issuing and receiving goods and keeping records.*

B 177. *Workmen employed at a shipbuilding and engineering works, and engaged wholly or mainly in the work of cutting and sewing sails, awnings and tarpaulins, and fitting same on ships.*

A 178a. Workmen engaged wholly or mainly in the work of construction, reconstruction, or alteration of railroads.

B do. *But contributions are not payable in respect of workmen engaged wholly or mainly in the work of:*

(*a*) *repair of railroads;*

(*b*) *relaying a working railroad.*

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* See decision A 749.

The word "alteration," in the opinion of the Umpire, does not refer to work usually chargeable to revenue account.

A 178b. Workmen engaged wholly or mainly in the work of construction, alteration, repair, decoration or demolition of buildings, belonging to railway companies.

A 178c. Workmen engaged wholly or mainly in the construction, reconstruction, or alteration of bridges.

The word "alteration," in the opinion of the Umpire, does not refer to work usually chargeable to revenue account.

B 179. *Workmen described as tinsmiths, engaged in making ships' navigation lanterns, and as glasscutters engaged in cutting lenses for ships' lamps.*

B 180. *Workmen employed by oil and grease manufacturers and tallow melters, and engaged in the work of blending oil, making grease, melting tallow, and of rolleymen.*

B 181. *Workmen engaged in the work of shale-getting; or making bricks by machinery and burning same.*

B 182. *Workmen employed by a steel company, and engaged wholly or mainly in the work of drawing and cold rolling black steel bars.*

B 183. *Workmen described as general ironmongers, who are engaged wholly or mainly in the manufacture of wrought iron gates and railings and other articles of wrought iron.*

B 184. *Workmen employed by a firm of flexible metallic tubing manufacturers, and engaged wholly or mainly in the manufacture of flexible metallic tubing:—*

(1) *In the cold rolling process;*

(2) *In cold galvanising under electric process;*

(3) *In joining up lengths of indiarubber and picking out foreign matter from asbestos thread;*

(4) *Corrugating ribbon metal and forming it into metallic tubing.*

A 185. A workman employed by a cycle and carriage company, and described as a nickel plater, who is engaged in the plating of cycles or other vehicles or parts thereof.

B 186. *A workman employed by a cycle and carriage company, and described as a storekeeper.*

A 187. Workmen employed on an estate, and described as builders or masons, who are engaged wholly or mainly in stone and lime building of farmhouses and steadings and other buildings on the estate, or in the repair of the said buildings.

A 188. Workmen employed by a firm of mining and tool engineers, and engaged in the work of a malleable iron and steel foundry.

B 189. *Workmen employed by a firm of mining and tool engineers, and described as warehousemen and warehousewomen.*

*B 190. NOTICE.—Decisions numbered 190 and 191, relating to workmen employed by a local authority, are applicable also to workmen employed by gas, electric supply, tramway and water supply companies, contractors, or others, when engaged on work of the kinds mentioned in these decisions.

Workmen employed by a local authority, and engaged wholly or mainly in the work of:—

(1) *Redressing old granite and whin kerbs;*

(2) *Preparing and repairing square stone bases for the erection of gas lamps;*

(3) *Setting up poles to be used solely for gas or electric lamps for street lighting purposes;*

(4) *Repairing and maintaining overhead, third rail, conduit, surface contact, or cable equipment of railroads, tramways, light railways or electric power supply, the cost of which is usually chargeable to revenue account;*

(5) *Preparation or repair of removable gas and electric stoves;*
(6) *Shoeing horses;*
(7) *Making lamp irons and bolts for erection of lamp pillars;*
(8) *Dismantling and assembling gas, water, and electric meters;*
(9) *Repairing car conductors' punches, automatic gas and electric controllers for lighting and extinguishing lamps;*
(10) (*a*) *Laying services;*
(*b*) *Or laying mains, the cost of which is usually chargeable to revenue account;*
(11) *Repairing railway sidings;*
(12) *Repainting ironwork which is not part of a building;*
(13) *Repairing and maintaining roads, streets and sewers;*
(14) *Cranemen employed in water and gas departments' depôts and yards;*
(15) *Jointing cables for the purpose of repairs or taking branches from mains in consumers' premises;*
(16) *Workmen repairing gas and electric meters;*
(17) *Brass finishers:*
(*a*) *Regrinding old taps, and grinding valves of gas meters;*
(*b*) *Finishing and assembling cable accessories for underground and for use in consumers' premises.*

*A 191. NOTICE.—Decisions numbered 190 and 191, relating to workmen employed by a local authority, are applicable also to workmen employed by gas, electric supply, tramway and water supply companies, contractors or others, when engaged on work of the kinds mentioned in these decisions.

Workmen employed by a Local Authority, and described as follows:—

(1) Cranemen employed in the repairing shops in electricity, water and tramway departments, and who are engaged wholly or mainly in the work of lifting materials in connection with the repairs of machinery;
(2) Workmen engaged wholly or mainly in working at small circular saws cutting out small timber to size for framing and repairing tramcars;
(3) Workmen engaged wholly or mainly in the work of repairing baths and underground lavatories;
(4) Workmen engaged wholly or mainly in the work of jointing new cables in electricity and tramway departments;
(5) Workmen who are engaged wholly or mainly in the work of wiring buildings or tramway cars;

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* Decisions Nos. 190 and 191.

It has been brought to the notice of the Umpire that some misunderstanding exists in regard to certain parts of Decisions 190 and 191. He desires, therefore, to make it clear that the distinction between work "of a kind usually chargeable to Capital Account" and work "of a kind usually chargeable to Revenue Account" has reference—

(1) to construction of works only, and not to work which comes within the meaning of any of the subsections of Schedule VI. of the National Insurance Act other than subsection (2).

(2) in the case of roads, streets and sewers, to the interpretation of the word "alteration."

In this connection the Umpire understands that new work of a substantial character is "usually" chargeable to Capital Account, and contributions would accordingly be payable in respect of all workmen employed on it, even though in a particular case the cost of the work might be charged to Revenue Account, as the wages of some of the workmen might be so charged.

(6) Workmen who are engaged wholly or mainly in work in connection with overhead, third rail, conduit, surface contact, or cable equipment of railroads, tramways, light railways or electric power supply, the cost of which is usually chargeable to capital account;

(7) Workmen who are engaged wholly or mainly in laying or constructing water, gas and electric mains (other than services), the cost of which is usually chargeable to capital account;

(8) Workmen who are engaged wholly or mainly in the work of constructing new railway sidings or lines;

(9) Workmen engaged wholly or mainly in the work of construction, re-construction, or alteration of roads, streets, and sewers.

The word "alteration," in the opinion of the Umpire, does not refer to work usually chargeable to revenue account.

B 192. *Workmen engaged wholly or mainly in melting steel by the Siemens Martin Acid Process.*

A 193. Workman employed by a firm of millers, and engaged wholly or mainly in the installation and upkeep of electric wiring for buildings.

A 194. A workman described as a wireman who is engaged wholly or mainly in the work of wiring for electric lighting and bells in buildings.

B 195. *Workmen employed by a firm of soap makers in the saw mill entirely in making packing cases for use in connection with soap making industry.*

A 196. Workmen described as fibrous plasterers in casting shops who are engaged wholly or mainly in the work of making fibrous and cast plaster to be fixed in buildings.

B 197. *Workmen engaged wholly or mainly in the work of measuring, planning and fitting linoleum not permanently fixed to building.*

B 198. *Workmen employed by a firm of pencil makers, and engaged wholly or mainly in the work of making lead pencils.*

B 199. *Workmen employed by a firm of mineral water manufacturers, and engaged wholly or mainly in the work of:—*

(1) *Casting syphon tops and parts (not being iron) and machine turning same;*

(2) *Fitting tops on vases and electroplating;*

(3) *Repairing broken cases and boxes.*

B 200. *Workmen employed by a firm of tube manufacturers, and engaged wholly or mainly in the work of rolling, drawing, annealing and pickling seamless steel tubes.*

B 201. *Workmen engaged in the manufacture of explosives.*

B 202. *Workmen engaged in the manufacture of sporting cartridge cases and ammunition.*

B 203. *Workmen employed by timber merchants owning or working sawmills, and engaged wholly or mainly in the work of converting timber or logs into planks, boards or scantlings.* (See also A 677 and B 678.)

B 204. *Workmen employed by a firm of handcart builders and hirers, and engaged wholly or mainly in booking handcarts going out on hire.*

A 205. Workmen employed by a firm of handcart builders and hirers, and engaged wholly or mainly in making or repairing handcarts.

B 206. *Workmen engaged wholly or mainly in the work of making small tools (not being machine tools), screw plates, ratchet braces, pliers, hand vices, callipers, &c., and not being ironfounding.*

B 207. *Workmen employed by a firm of building material, timber and ironmonger merchants, and engaged wholly or mainly in making mortar for sale, also selling building material, timber, and ironmongery.*

B 208. *Workmen engaged wholly or mainly in the work of sand screening in a sand quarry or pit.*

B 209. (1) *Rock drillers employed in slate quarries.*
(2) *Platelayers and labourers employed wholly or mainly in the upkeep and maintenance of railway lines in connection with slate quarries.*

B 210. *A workman engaged wholly or mainly in the work of mending blow-pipes and tools (other than machinery), &c., in glass bottle works.*

B 211. *Workmen employed by a firm of earthenware manufacturers, and described as packers who are engaged wholly or mainly in the work of packing goods sent away in cases or crates.*

B 212. *Workmen employed by a firm of screw and rivet manufacturers, and engaged wholly or mainly in making screws and small rivets.*

B 213. *Workmen employed by a firm of builders' merchants, and engaged wholly or mainly in the work of:—*
(1) *Carting building material to customers;*
(2) *Loading same materials.*

B 215. *Workmen employed at a lead works, and engaged in the work of:—*
(1) *Rolling sheet lead from block;*
(2) *Filling molten lead in mould, and making lead pipe by hydraulic presses.*

B 216. *Workmen employed by a firm of wholesale furniture makers, and engaged wholly or mainly in wholesale making, machining and polishing of bedroom suites, sideboards, cabinets, and other similar movable furniture.*

B 217. *Workmen employed by a firm who are manufacturers of chestnut wood fencing and wire fencing, and engaged wholly or mainly in the work of making by hand cleft chestnut wood pales bound by galvanised wire strands.*

B 218. *Workmen employed by a Town Council, and engaged wholly or mainly in the work of grave digging ordinarily carried on in cemeteries and graveyards.*

B 219. *Workmen employed by a firm of cabinet makers and engaged wholly or mainly in the work of sawmilling, sandpapering, and general machining for the cabinet trade.*

B 220. *Workmen engaged wholly or mainly in the work of:—*
(*a*) *Repair of tramway lines;*
(*b*) *Relaying a working tramway line.*

A 221. Workmen employed wholly or mainly in the construction, reconstruction, and alteration of tramway lines. In the opinion of the Umpire, the word "alteration" does not refer to work of a kind usually chargeable to revenue account.

B 222. *Workmen employed in a mechanical engineering establishment, and described as warehousemen, packing-case makers and packing-case sawyers, and packers.**

B 223. *Workmen employed in forging (not being drop forging) establishments, other than those who are engaged either in the upkeep and maintenance of machinery and buildings, or in the machining or fitting of forgings.*
The application of decision No. 90 *is restricted to the machining process.*

B 224. *Workmen engaged in the work of smelting pig iron and molten metal from ironstone and iron ores.*

B 227. *Workmen engaged in the process of melting the mixtures in Siemens' furnaces.*

B 228. *Workmen engaged wholly or mainly in making furniture.*

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* See decision A 749.

B 231. *Workmen engaged in painting movable scenery.*
B 232. *Workmen engaged in making tin cases for billiard cues.*
B 233. *Workmen employed by a firm of woollen manufacturers, and engaged wholly or mainly in arranging work and looms for weavers, and superintending weavers generally.*
B 234. *Workmen employed at glass works, and engaged in the work of charging furnaces with raw materials to make glass for bottle making, and melting same.*
B 235. *Workmen employed by the Admiralty, and engaged wholly or mainly in the work of:—*
(1) *Making and repairing rope in dockyard;*
(2) *Making and repairing sails, awnings, &c.*
B 236. *Workmen engaged in making sails, awnings and covers for sailing and steam ships, also tents and covers for land use.*
B 237. *Workmen engaged wholly or mainly in the turning of cast iron hollow-ware, such as kettles and saucepans.*
B 238. *Workmen employed by a gas company, and engaged wholly or mainly in the work of—*
(1) *Fuel Handlers, unloading fuel;*
(2) *Elevator men, working automatic elevators;*
(3) *Feeding Producer men, feeding producers, withdrawing wheeling away ashes;*
(4) *Washermen, scraping soot;*
(5) *Tower and Tank men, attending to the towers and skimming tar;*
(6) *Blowermen, oiling and attending roofs, blowers and pump;*
(7) *Compressor man, oiling and attending compressors;*
(8) *Gas Engine men, attending gas engines and electrical plant;*
(9) *Stokers;*
(10) *Meter Testers;*
(11) *Inspectors and Assistants, cleaning and distributing apparatus, inspecting and reading meters;*
(12) *Labourers, cleaning up, &c.;*
(13) *Sulphate of Ammonia men;*
(14) *Packers of Sulphate;*
(15) *Storekeeper and Time Keepers and Assistants;*
(16) *Watchmen, Cleaners, Tarmen.*
B 241. *Workmen engaged in the work of cleaning and regilding picture frames, making ornaments in composition and fixing panes; and fitting up pictures.*
B 242. *A workman engaged wholly or mainly in the work of teaching cotton operatives to work machines.*
B 243. *Workmen engaged in the work of cutting and fitting up with connections flexible metallic tubing to be used amongst other purposes for parts of gas pendants.*
B 245. *Workmen employed at a gas works, and engaged wholly or mainly in:—*
(1) *Drawing and charging gas retorts and attending furnaces;*
(2) *Discharging coal from railway trucks, and labour generally;*
(3) *Inspecting and testing consumers' meters.*
A 246. Workmen engaged in the manufacture of perambulators, mail carts and folding cars.
B do. *Workmen engaged in the manufacture of dolls' carriages, rocking-horses, and other strong toys.*
B 247. *Workmen engaged in fitting up and finishing ready for sale cast iron gas cooking apparatus, coal and coke stoves, grates, and gas stoves.*
B 248. *Sand pit workers, who are engaged in digging sand, and are not engaged in any work of construction.*

B 251. *A workman employed by a Railway Company, and engaged wholly or mainly in oiling point rods, pulleys, signal arms and other connections.* (But see A 1162.)

A 253. Workmen engaged in the work of repairs to all kinds of motor cars.

B 255. *Workmen employed by a firm of Garden Furniture Manufacturers, and engaged in converting timber into parts of wood, folding deck chairs, tables, seats, &c.*

B 256. *Workmen employed at a brewery, and engaged in :—*
(1) *Cutting and planing oak staves for cooper's shop in a brewery ;*
(2) *Shoeing horses and other stable work, making hinges, bolts and pokers, and branding wires for coopers.*

B 257. *Workmen employed by the Admiralty, and described as :—*
(1) *Turncocks and overseers of gas, who are engaged in the work of regulating the supply and distribution of water and gas to the various naval establishments ;*
(2) *Watchmen.*

A 258. Workmen engaged wholly or mainly :—
(1) In fixing felt roofing to buildings ;
(2) As pipe fitters on the maintenance and upkeep of steam pipe lines.

B 259. *Workmen engaged in :—*
(1) *The manufacture of felts for roofing purposes, and bitumastic paints ;*
(2) *Sawing wood and making crates and boxes for use in the above trade.*

B 260. *Workmen employed by a timber merchant, and engaged in the work of felling trees, carting same from country, carting sawdust, firewood and goods.*

B 261. *Workmen employed by furnishing and engineers' ironmongers, and engaged on work of :—*
(1) *Loading and unloading goods ;*
(2) *Labourers in scrap yard ;*
(3) *Storemen.*

A 262. Workmen engaged in the manufacture of fittings of wood of a kind commonly forming part of the construction or decoration of buildings, ships, boats or other craft or vehicles.

B 263. *Workmen engaged in the manufacture of fittings of wood (including seats or chairs) of a kind not commonly forming part of the construction or decoration of buildings, ships, boats, or other craft or vehicles.*

B 264. *Workmen employed by electric supply companies, and described as follows :—*
Ash cleaners ;
Boys (porterage and general cleaning) ;
Coal trimmers, labourers and measurers ;
Condenser attendants ;
Dynamo cleaners ;
Engine drivers ;
Engine cleaners ;
Firemen ;
Foremen ;
Greasers ;
Gate and timekeepers ;
Instrument and meter testers and calibrators ;
Inspectors ;
Loco drivers ;
Lamp trimmers ;
Labourers (cleaning and generally assisting) ;
Lady attendants ;

Regulators (switchboard and battery attendants);
Storekeepers and assistants;
Shopboy;
Shift engineers;
Sub-station attendants;
Transformer and dynamo attendants;
Water softener attendant;
Water and pump attendants;
Box inspector;
Camp boys;
Chauffeurs;
Installation inspectors;
Gangers (if not employed wholly or mainly by way of manual labour);
Street lighting attendants;
Yardmen;
Clerks;
Canvassers and collector;
Chefs and mess room attendants;
Lavatory attendants;
Carmen;
Draughtsmen;
Lightermen;
Lift attendants;
Office cleaners;
Typists (male and female);
Telephone girl;
Window cleaners;
Chemists.

A 265. Workmen employed by electric supply companies, and described as follows:—
Carpenters engaged in constructional woodwork and general repairs to buildings;
Engine fitters' labourers;
Moulders and moulders' mates;
Machinist (attending to machine tools);
Painters;
Plumbers and mates;
Timber man scaffolder.

B 266. *A workman employed by a firm of coal merchants, and engaged in work of crane-driving and stoking for the purpose of discharging coal.*

B 267. *Workmen employed by a firm of iron merchants, and engaged in work of cutting up boilers, shearing up plates into scrap, and loading into wagons for iron works.*

B 268. *Workmen employed by a sewerage board, and described as labourers engaged in the cleansing, maintenance and repair of a scheme of main sewerage, the construction of which was completed in 1910.*

B 269. *Workmen employed by a firm of manufacturers of miners' lamps, and engaged in brass founding, brass turning, screwing and drilling tin and sheet metal work in the course of manufacturing miners' lamps, not being in a mechanical engineering establishment.*

B 270. *Workmen employed by a firm of biscuit makers, and engaged solely in the work of setting (or fixing) dies into the presses used in the manufacture of tin boxes for biscuits.*

B 271. *Workmen employed by a granite company, and engaged wholly or mainly in the work of—*
(1) *Dressing kerbstones and channels for the ~~edges of pavements in~~ towns;*

(2) *Preparing timber for miscellaneous purposes in the quarries.*

B 272. *Workmen employed by a firm of bolt and screw manufacturers, and engaged wholly or mainly in*
(1) *Bolt-making by hand and feeding bolt-making machines, and putting threads on bolts and nuts;*
(2) *Warehousemen;*
(3) *Clerks.*

B 274. *Gas meter makers, including tin plate workers and those engaged in fitting and turning the internal mechanism* (i.e., *brass parts*) *used in the manufacture of these meters.*

A 275. Workmen employed by a firm of gas engineers, and engaged wholly or mainly in the work of—
(1) Fitting and turning parts of engineering steel work used in the manufacture of plant and machinery for gas works;
(2) Construction and erection of plant and machinery appertaining to gas works;
(3) Labourers engaged with the above;
(4) Gas fitters engaged away from the works in installation of gas services in private and public buildings.

B 276. *Workmen described as organ builders, and engaged in the work of making church organs and the wood and metal work in connection with the same.*

A 277. Workmen engaged in the work of making sewing machines:—
(*a*) Japanning and ornamentation working;
(*b*) Plating and etching workers;
(*c*) Gas plant labourers;
(*d*) Bronzers;
(*e*) Wood workers;
(*f*) Metal and wire workers.
Note.—The word "workmen" applies to women as well as men.

B 278. *Workmen employed by a firm of sewing machine manufacturers and described as follows:—*
(*a*) *Inspectors in connection with sewing machine making;*
(*b*) *Gatemen, watchmen, firemen, ambulance men, storemen*;*
(*c*) *Needle making;*
(*d*) *Transfer making;*
(*e*) *Sewing machinists in sample and in testing department;*
(*f*) *Window cleaning*;*
(*g*) *Straw hat making;*
(*h*) *Box making;*
(*i*) *Packers of accessories*;*
(*j*) *Labourers* in shipping department.*
NOTE.—The word "workmen" applies to women as well as men.

A 279. Workmen described as hot water and steam fitters engaged in the fitting and installation in buildings of pipe-work and apparatus for heating by means of hot water or steam.

A 280. Workmen engaged in the work of making tools required in range, stove, hot water, and general fitters' work.

B 281. *A workman engaged in work as a manufacturing optician.*

B 282. *Workmen engaged in the work of cutting boards into lengths and nailing them together to form cases for packing gunpowder.*

B 283. *Workmen engaged in the work of sawing, planing and general machining of woodwork used in pianoforte making.*

B 284. *Workmen engaged in the manufacture of non-conducting materials for the insulation of steam and cold water pipes.*

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* See decision A 749.

B 285. *Storekeepers' assistants and storekeepers' labourers* employed in a mechanical engineering establishment.*

B 286. *General labourers* employed in the packing and warehouse department of a mechanical engineering establishment.*

A 287. Workmen engaged in the work of—
(1) Installation and maintenance of electrical machinery and conductors;
(2) Manufacture and assembling of main switchboard parts, and the erection of main switchboards, including rheostats, controllers, contactors and brush gear (excluding the winding of coil in all cases);
(3) Manufacture of parts of commutators and collectors;
(4) Toolmakers, making tools for use in connection with the manufacture of any of the instruments or apparatus mentioned above.

B 288. *Workmen engaged in the work of:—*
(1) *Making and assembling electrical meters;*
(2) *Making and assembling arc lamps, including quartz and silica lamps and the manufacture of glow lamps;*
(3) *Armature and coil winding, including the assembling and insulation of commutators and collectors, whether mica or other insulators;*
(4) *Manufacture of parts and assembling of parts of speedometers.*

B 289. *A workman described as a shopman who is engaged wholly or mainly in a painter's workshop off the building, preparing material for the practical painters, paper-hangers and decorators.*

A 291. Workmen employed by a firm of engine boiler and machinery merchants, and engaged wholly or mainly in the work of dismantling, breaking up, removal and re-erection of engines, boilers, and all kinds of machinery and plant.

A 292. Workmen engaged in the work of making underframes, trucks and steel wagons.

B 293. *Workmen described as block instrument makers, and engaged wholly or mainly in the manufacture of block instruments for railways.*

B 294. *Workmen, including grinders, fitting makers, gas makers and oilers, employed in the manufacture of tubes from strips and solids.*

B 295. *Workmen employed by a firm of manufacturers of tubes from strips and solids, and engaged wholly or mainly in the work of grinding.*

B 296. *Workmen engaged in the manufacture of non-conducting compositions for boilers and steam pipes.*

A 297. Workmen engaged in the work of making by machine or hand tools for steel presswork, or for drawing or manipulating steel tubes.

B 298. *Workmen engaged wholly or mainly in the work of preparing paving-stones for footpaths and setts for carriage ways.*

A 299. Workmen engaged in the work of making cast-iron moulds, fitting and turning same for use in the manufacture of glass bottles, stoppers, &c.

A 300. Workmen employed at a hearth furniture and fancy brass foundry, and engaged wholly or mainly—
(1) In making mechanical tools;
(2) In ironfounding.

B 301. *Workmen employed at a hearth furniture and fancy brass foundry, and engaged wholly or mainly in making hearth furniture, fancy brass foundry work, metallic bedsteads and cots, coffin furniture, builders' brass foundry (and are not engaged in ironfoundry work or mechanical engineering).*

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* See decision A 749

B 302. *Workmen employed by a firm of school furnishers, and described as cabinet makers, joiners, woodwork machinists, &c., who are engaged wholly or mainly in the manufacture of movable school furniture.*

A 303. Workmen engaged in the manufacture of weighing machines of a kind not commonly used in the retail trade. (See A 1358.)

A 304. Workmen employed on dredgers or on vessels conveying away materials excavated by the dredgers, who are engaged in the work of dredging for new harbours, docks or channels, or in work the primary purpose of which is to deepen existing harbours, docks or channels.

B 305. *Workmen engaged in work the primary purpose of which is maintenance of harbours, docks and channels.* (See A 465.)

A 306. Labourers, including skilled labourers, employed in the various departments of His Majesty's Dockyards, and engaged wholly or mainly in assisting in the work necessary for the carrying on of any of the trades mentioned in the Sixth Schedule of the National Insurance Act, 1911, other than those excluded by general decisions of the Umpire applicable to these trades.

A 307. Workmen employed by the Medical Department of the Admiralty, and described as electrical fitters, who are engaged in the work of general repairs of electrical machinery.

B 308. *Workmen employed by a steel barrel company, and engaged in making welded steel barrels, drums and tanks, not intended to form parts of ships, buildings, vehicles, machinery, or works.*

A 309. Workmen employed at a dye works, and described as painters engaged in painting the works buildings.

B 310. *Workmen engaged in making:—*
(1) *Picks, hammers, shovels, &c. (not being ironfounding);*
(2) *Wooden handles for the above tools.*

A 312. Workmen engaged in the manufacture of stone-crushing machinery.

B 313. *Workmen engaged in the work of making safes, strong rooms and other kindred objects.*

A 314. Toolmakers engaged in the work of making or repairing tools used in the manufacture of safes and strong rooms.

A 315. Workmen engaged in the work of making boilers for the purpose of generating steam either for power or heating.

B 316. *Workmen, including labourers assisting generally in workshops and yards, employed in sawmilling, machine woodwork, carpenter's or joiner's work carried on wholly or mainly for any or all of the following purposes:—*
(*a*) *For the purpose of making boxes or packing cases to be used in connection with* any *trade;*
(*b*) *For the manufacture of movable furniture;*
(*c*) *For making estate fencing;*
(*d*) *For making pit props;*
(*e*) *For making railway sleepers.*

B 317. *Workmen engaged in—*
(1) *The manufacture of accessories for textile machinery which are not built into or fixed to the machinery;*
(2) *In the manufacture, fixing and grinding of card clothing and the manufacture of hackles and gills;*
(3) *In the manufacture and fixing of roller covering.*

B 318. *Workmen engaged in making tubular framed barrows.*

A 319. All labourers employed in mechanical engineering establishments who are engaged in work in connection with any manufacturing process carried on, including the general shop labourers.

A 320. Workmen, their helpers and labourers, employed in steel foundries and described as follows:—Moulders, coremakers, dressers, annealers, including also workmen in machine shops in connection therewith.

A 321. Workmen engaged in the work of building upon the site bridges, gasholders and tanks, and the preparation of the material for such on the site or in a constructional yard or shop. (See also B 562 and 615.)

A 322. Workmen engaged in the manufacture of textile machinery and parts thereof, whether made in a textile machinery factory or workshop, or in factories or workshops where the trade is carried on as a separate industry.

A 323. Workmen described as mechanical engineers, fitters, turners, &c., and engaged in making boring machines, coal washing machinery, disintegrators, &c.

A 324. Workmen engaged in the work of making and setting press tools to be used in the manufacture of steel pens and metal stampings.

B 325. *Workmen engaged in the work of cutting, marking, piercing, raising, slitting and grinding steel pens.*

A 326. Workmen employed by a firm of dyers and cleaners, and described as electricians engaged in the fixing and upkeep of the electric lighting and heating plant in the works.

B 327. *Workmen employed at dye works, and described as—*

(1) *Gas engine and well pump hands who are engaged wholly or mainly in attending producer plant, and well pump and driving gas engine;*

(2) *Barbe machine hands who are engaged wholly or mainly in loading and unloading machines used in the process of cleaning.*

B 328. *Workmen engaged in the work of—*

(1) *Tack makers;*

(2) *Last and form makers for use in boot and shoe trade;*

(3) *Knife makers for presses in boot and shoe trade.*

B 329. *Workmen engaged in the work of—*

(1) *Vitreous enamelling of cast and sheet iron used in the manufacture of domestic and other gas stoves;*

(2) *Paint enamelling on iron used in same;*

(3) *Nickel and silver plating iron for same;*

(4) *Testing gas burners for same;*

(5) *Packers for same;*

(6) *Stock takers for same.*

A 330. Workmen employed by flour millers, and described as follows:—

Electricians who are engaged in work which consists wholly or mainly in the maintenance and repair of electrical machinery and conductors;

Carpenters and joiners engaged in work which is wholly or mainly connected with the construction or repair of fixtures of wood in the mills.

A 332. Workmen employed by a firm of motor car manufacturers and general engineers wholly or mainly by way of manual labour, and engaged in the work of testing motor cars built by the company, and doing adjustments and repairs to the same.

B 333. *Workmen engaged by a firm of contractors and described as engineers' chainmen.*

B 334. *Workmen engaged:*

(1) *In the work of excavating and loading sand (not being engaged in excavation, forming part of a work of construction);*

(2) *As boatmen in attendance on vessels laying and shifting moorings.*

A 335. Workmen employed by the Admiralty, and engaged wholly or mainly in the work of testing torpedoes.

A 336. Workmen employed by a firm of plate and sheet glass merchants and engaged in the work of fixing plate and sheet glass into buildings.

A 337. Workmen employed in a mechanical engineering establishment, and described as follows:—Saw hammerers; saw sharpeners; knife, tool and cutter grinders; gasfitters; oilers of shafting; gas producer men; lime washers; pump fitter; belt attendants and strap piecers; pattern makers; makers of press tools; machinery testers (if employed wholly or mainly by way of manual labour); machinery painters.

B 338. *Workmen employed in a mechanical engineering establishment:—*
(1) *In lens and mirror departments;*
(2) *In printing and photographic departments.*

A 339. Workmen employed in the installation of machinery into boats.

B 340. *Workmen engaged in the work of demolition of iron and wooden ships, and the crane drivers assisting them.*

A 341. Workmen employed in a mechanical engineering establishment wholly or mainly by way of manual labour, and engaged in the work of:—
(1) Engine testers (bench test of engine prior to being erected in chassis);
(2) Car testers (finally testing engines after erection in chassis).

A 342. Toolmakers employed in the tool department of a firm of electrical engineers, and engaged in the work of making tools used in the manufacture of telephone apparatus.

A 343. Toolmakers and machine setters employed in connection with the manufacture of electric light accessories.

B 344. *Workmen employed in joinery, sawmilling, and wood turning, mainly in connection with electric light fittings and accessories.*

B 345. *Slate and metal enamellers and lacquerers of brass and other metals employed wholly or mainly in connection with electric light fittings.*

A 346. A tester of machinery employed wholly or mainly by way of manual labour.

B 347. *Workmen employed by a firm of restaurant utensil manufacturers and nickel platers, and engaged wholly or mainly in the work of:—*
(1) *Making restaurant utensils in tin, iron (not ironfounding) and copper, such as urns and general tin ware;*
(2) *Nickel plating and polishing musical instruments, bag mountings, stationery fittings;*
(3) *Brass finishing articles required in the business.*

A 348. Workmen employed by a firm of restaurant utensil manufacturers and nickel platers, and engaged in the work of fixing ranges and steam boilers.

A 349. Workmen employed at iron works, and described as follows:—
(1) Roofer and assistant, maintaining and repairing roofs and guttering, painting and glazing in connection with the iron works;
(2) Brass caster and assistant engaged in the preparation of castings for bearings in machinery used for rolling iron;
(3) Electricians engaged in the maintenance of electrical machinery and wiring for lighting.

A 350. Workmen engaged in the work of:—
(1) Lime washers, repairers of buildings, painting, &c.
(2) Labourers attendant on the same.

A 351. Workmen (including women on hand and power press), toolmakers and labourers engaged in work in connection with the manufacturing process carried on, and general shop labourers, who are employed in making pressings and stampings out of cold rolled

steel of essential parts for cycles, such as cycle frame and handle bar lugs.

B 352. *Workmen engaged in forging bar ends, under power hammer, pickling and cleaning, drawing steel from black bars in the drawbench and straightening bars by hand.*

A 353. (*a*) Workmen, male and female, who are engaged in the manufacture of bright steel nuts, bolts and screws, &c., wholly or mainly for use as parts of cycles or motor cycles;

(*b*) Workmen, male and female, who are engaged in the manufacture of steel and metal balls for bearings;

(*c*) Workmen, male and female, who are engaged in the manufacture of ball and roller bearings;

(*d*) Toolmakers.

B 354. *Workmen employed by a typewriter company, and engaged in the work of:—*

(1) *Aligning and adjusting typewriters shipped from abroad;*

(2) *Cleaning and adjusting typewriters in use by the general public.*

B 355. *Workmen employed by a firm of carpet warehousemen, cabinet makers and upholsterers, and engaged wholly or mainly in:—*

(1) *Repairing and making movable furniture for customers;*

(2) *Laying carpets and floorcloths at customer's house;*

(3) *Polishing goods for stock and repolishing goods for customers;*

(4) *Putting up inside and outside blinds.*

A 356. Workmen engaged in the work of painting machines when finished by erectors.

A 357. Workmen employed by the Admiralty, and engaged wholly or mainly in the work of:—

(1) Moulding in iron foundry;

(2) Pattern-makers in iron foundry.

B 358. *Workmen who are engaged:—*

(1) *In cutting sheets of glass for customers;*

(2) *As van men delivering goods.*

B 359. *Workmen engaged:—*

(1) *In making removable fonts, pulpits, reredoses:*

(2) *As engravers of mural tablets, church brass ornaments, candlesticks, &c.*

(3) *In joiner's work and carving of removable church furniture.*

A 360. Workmen employed by a firm of manufacturers of sanitary fittings, and described as follows:—

(*a*) Bricklayers and labourers engaged in excavating and making manholes in connection with the installation of sanitary fittings;

(*b*) Carpenters engaged in keeping plant and fixtures in repair;

(*c*) Pattern-makers for the iron foundry;

(*d*) Joiners' shop hands who are engaged in making closet seats and cabinet enclosures for lavatories;

(*e*) French polishers of woodwork;

(*f*) Terracotta fixers and tile fixers;

(*g*) Plumbers and plumbers' mates fixing sanitary fittings in houses.

A 361. Workmen employed by a firm of manufacturers of sanitary fittings, and described as:—

(1) Labourers in the iron foundry, fetching, and carrying, &c.

(2) Core makers.

B 362. *Workmen employed by a firm of manufacturers of sanitary fittings, and engaged in the work of:—*

(1) *Paint enamelling baths at works;*

(2) *Iron enamellers at works;*

(3) *Bath fitting at works;*

(4) *Cistern fitters at works.*

B 363. *Workmen employed by a firm of manufacturers of sanitary fittings, and described as follows: Labourers jobbing about works, not employed specially in the iron foundry; brass founders, brass finishers, and brass turners; iron turners and borers; iron foundry storekeepers; copper and tinsmiths, if not employed wholly or mainly in the upkeep and maintenance of machinery and fixtures connected therewith; metal polishers.*

B 364. *Workmen employed by a firm of electrical accessory manufacturers, and described as follows:—*
(1) *Packers;*
(2) *Storekeepers;*
(3) *Examiners, or viewers of goods;*
(4) *Lacquerers;*
(5) *Workmen engaged wholly or mainly in carrying goods, and window cleaners.* Contributions are payable in respect of workmen engaged wholly or mainly in the work of painting, whitewashing, and decorating buildings.

B 365. *A workman employed by a firm of oxide of iron manufacturers, and engaged in the work of preparing stones to be used for grinding purposes.*

B 366. *Workmen employed by a tile and pottery company, and engaged in the manufacture of glazed and unglazed tiles from clay.*

B 367. *Workmen engaged in the work of weaving wire.*

B 369. *Workmen engaged in the manufacture of surgical instruments.*

A 370. (1) Workmen engaged wholly or mainly in the work of making essential parts for motors or cycles, such as carburettors for motors;
(2) Toolmakers.

B 371. *Workmen engaged wholly or mainly in the work of making:—*
(1) *Movements and cases for watches;*
(2) *Cycle and motor accessories, such as grease cups and oil pumps, which are not essential parts of the cycle or motor;*
(3) *Incandescent gas burners.*

A 372. Workmen employed in drop forging establishments, and engaged:—
(1) In the manufacture of forgings which are wholly or mainly for use as parts of products of a mechanical engineering, ordnance or fire-arms, or vehicle-building establishment;
(2) As toolsmiths, making tools;
(3) As bricklayer and bricklayer's labourer erecting and repairing buildings.

B 373. *Workmen engaged in the work of repair of blast furnaces, lime and brick kilns, gas retorts, retort settings, chemical or electrolytic plant (other than machinery or buildings).* (But see A 1372.)

A 374. Workmen engaged in the construction, re-construction, or alteration of blast furnaces, lime and brick kilns, gas retorts, chemical and electrolytic plant.

A 375. Workmen described as stone carvers, who are engaged wholly or mainly in the work of carving figures and architectural ornament in stone for the decoration of buildings.

A 376. Workmen employed by a firm of tile manufacturers, and engaged in the work of fixing tiles on walls and floors.

A 377. Workmen employed by a firm of calico printers, and engaged in work as pipe fitters on buildings or machinery.

B 378. *Workmen employed by a firm of glass bottle manufacturers, and engaged in work as fireclay block dressers.*

B 379. *Workmen engaged in the work of making the cases of dinner and goods lifts, inside and outside blinds, revolving shutters, &c.*

A 380. Workmen engaged in the work of fixing dinner and goods lifts in buildings.

A 381. Workmen engaged as sandpaperers and French polishers in the work of manufacturing fittings of wood of a kind commonly forming part of the construction or decoration of buildings, ships, boats, or other craft or vehicles.

B 382. *Workmen employed by harbour commissioners in the navigation of public ferries, and engaged in the work of officers superintending or navigating dredgers, and not employed wholly or mainly by way of manual labour.*

A 383. Workmen engaged in the work of repairing :—
(1) Ships' boats or other craft, not being usually members of a ship's crew ;
(2) Vehicles, such as carts and wagons.

B 384. *Workmen employed by a firm of wire workers and wire cloth weavers, and engaged wholly or mainly in making wire guards for glass and machinery, wire cloth baskets, steel-cased biscuit wires for ovens in biscuit factories, wire guards for roof lights, wire ventilation panels.*

B 385. *Workmen engaged in the work of making kinematographs, scientific instruments, cameras, &c.*

A 386. Workmen engaged in the work of manufacturing metal gear cases and petrol tanks for cycles and motor cycles.

B 387. *Workmen engaged in the manufacture of lamps, bells, pumps, oil cans, and dress guard quadrants and other similar accessories used in connection with cycles, motor cycles and other vehicles.*

A 388. Workmen engaged in the manufacture of essential parts of cycles, or other vehicles or machines, such as lugs for cycle frames, chains and chain wheels, cranks, hubs and brakes for cycles, or other vehicles or machines.

A 389. Workmen engaged in the work of making chimney-pieces :—
(*a*) In enamelled slate ;
(*b*) In wood.

B 390. *Workmen employed by a firm of steam plough and threshing proprietors, and engaged in cultivating land by steam ploughs, and threshing corn by machinery, and not engaged in repairing machinery.*

A 391. A joiner employed in a jute factory, and described as engaged in carrying out repairs to woodwork in connection with textile machinery.

B 392. *Workmen engaged in making and repairing cricket bats.*

A 393. Workmen employed by a firm of contractors, and engaged in the work of generating and distribution of electrical power for the purpose of works of construction.

B 394. *Workmen engaged in the work of :—*
(1) *Preparing and assembling parts of window blinds and venetian blinds ;*
(2) *Fixing on premises inside and outside blinds.*

A 395. A workman employed by a shipbuilding and engineering company, and engaged in the work of repairing and keeping in working order all belts in the engineering shops.

B 396. *A workman engaged in the work of making and repairing boxes, benches, barrows, &c., and other movable articles used in the manufacture of bricks and tiles.* (But see A 1159.)

B 397. *Workmen engaged in the work of shaping by hand blocks of stone and fitting same together for millstones, and making artificial millstones.*

B 398. *Workmen employed to clean or scale ships' boilers, as distinct from the repair from such boilers.* (But see A 1131.)

B 399. *Workmen engaged in the work of cutting out picture frames by electricity-driven saws.*

B 400. *Workmen engaged in making egg case specialities.*

B 401. *Workmen engaged in making and repairing tin, zinc, and light sheet goods, locks and keys, and general repairs for the ironmongery trade.*

B 402. *Workmen engaged wholly or mainly in making wrought-iron railings, gates, handrails, dustbins, &c.*

B 403. *Workmen engaged in the work of brush making.*

B 404. *A workman engaged in the work of making kegs or drums from tin or lead-coated iron sheets.*

B 405. *Workmen employed by a firm of window-blind manufacturers, and engaged in:—*

(1) *Preparing wood for venetian and other blinds, and erecting same;*

(2) *Sandpapering, preparing, and painting wood parts and laths for venetian blinds;*

(3) *Erecting sun blinds on houses and preparing same for erection.*

B 406. *Workmen employed by water companies, and engaged in work as:—*

(1) *Waste water inspectors;*

(2) *Waste meter inspectors and their assistants;*

(3) *Mixing lime for water softening;*

(4) *Cutting grass.*

A 407. Workmen employed by a gas company, and described as gas fitters, who are engaged wholly or mainly in the work of piping customers' houses and repairing for escapes of gas.

A 408. Workmen employed by a firm of engineers and engaged in the work of cutting and preparing leathers for pumps and other machinery.

B 409. *Workmen employed in a cutlery establishment and engaged in the work of making various classes of knives.*

B 410. *Workmen engaged as fitters up of cast-iron flushing cisterns (not fixing same to buildings).*

A 411. Workmen, their assistants and labourers, employed in mechanical engineering establishments (including boilermaking establishments), and described as follows: Angle-iron smiths, platers, riveters, caulkers, holders-up, boilermakers, or iron-workers' machinemen.

B 412. *Workmen engaged in the work of washing and screening of small coal.*

B 413. *Workmen employed by a firm of manufacturers of silk shades for gas and electric light fittings, &c., and engaged wholly or mainly in:—*

(*a*) *Cutting and sewing silk on to wire frames;*

(*b*) *Making wire frames for above.*

A 414. Workmen employed by a firm of interlocking signal makers, and engaged:—

(1) As smiths and hammermen on iron for signal work;

(2) As fitters and mates preparing locking and all connections to signal work;

(3) As machinists, turning, drilling, milling and shaping;

(4) As carpenters, repairing buildings, boxing in and fixing wires.

B 415. *Workmen employed by a firm of interlocking signal makers and engaged in the work of:—*

(1) *Making and fixing electric signalling instruments;*

(2) *Making cases for same.*

B 416. *Workmen engaged in the work of making metal window frames, other than those workmen who are covered by the decision relating to workers in an ironfoundry.* (*See* A 20, but also A 1225)

A 417. Workmen engaged in the work of fixing metal window frames.

A 418. Workmen employed by a firm of whitesmiths and hot water fitters and engaged in repairing ranges in buildings, hot water apparatus, fixing and repairing spouting, fixing girders to buildings.

B 420. *Workmen employed in the gas department of a city council, and described as follows:—Turncocks, drillers, drilling holes in gas lamp pillars; painters, painting gas-holders, lamps and meters; labourers employed at times to test pipes and taps; pressuremen, who take records of the pressure of gas in the mains; tube threaders.*

B 421. *Workmen engaged wholly or mainly:—*

(1) *In making concrete pipes for sewers, telegraph poles and railway sleepers;*

(2) *As crane drivers in connection therewith.* (See A 1216.)

A 422. Workmen engaged in turning the arms or ends of axles for use in horse-drawn vehicles, drilling hole in end, and fitting cotter pin or screwing ends and fitting nuts.

B 423. *Workmen engaged in making forgings for axles under hydraulic powers, &c., for use in horse-drawn vehicles.*

B 424. *Workmen engaged in making saw tooth wire.*

B 426. *Workmen employed in the installation of telephones.*

B 427. *Brake adjusters employed by railway companies to examine and adjust brakes of rolling stock, and not employed wholly or mainly in the construction or repair of vehicles.*

A 428. Workmen employed in nut and bolt works:—

(1) Engaged in work described as looking after the machines, and partly in making taps and dies for use in the machines, and carrying out slight repairs;

(2) Tap turners, drill filers and millers employed in the making of taps and dies for use in tapping and screwing machines.

B 429. *Workmen engaged in:—*

(1) *Drilling, filing, and riveting small iron castings, such as castor horns, wardrobe hooks, &c.;*

(2) *Painting baths at the works.*

B 430. *Workmen employed by a firm of engravers to calico printers, and engaged in sketch making, plate cutting, pentagraphing, hand engraving, and general engraving for calico printers.*

B 431. *Workmen employed by a firm of domestic machinery and india-rubber manufacturers, and engaged in the manufacture of india-rubber for domestic appliances, and the making and assembling parts of wringers for domestic use, other than those workmen who are covered by the decisions relating to workers in an ironfoundry. See* A 20.

A 432. Workmen engaged wholly or mainly in the manufacture of bicycle chains, carburettors, square head screws for cycles or motors, or other essential parts for cycles or motor-cycles.

A 433. Workmen described as:—

(1) Slaters employed in the maintenance of the slate work of a textile works;

(2) Electricians and wiremen employed in the installation and maintenance of electrical machinery or wiring for electric lighting and power;

(3) Masons if employed wholly or mainly in the upkeep and maintenance of buildings.

B 434. *Workmen employed in textile mills, and described as:—*

(1) *Tinsmiths, repairing sliver and oil cans and other similar things not being machinery and buildings;*

(2) *Flat mechanics, generally superintending and not repairing machinery;*

(3) *Machine cleaners, whilst employed wholly or mainly in cleaning machinery;*

(4) *Switchboard attendants employed wholly or mainly in attending to switchboards, and not employed wholly or mainly in maintenance and repair of electrical machinery and conductors.*

A 435. Workmen employed in the manufacture of threshing machines (including sawmilling and all woodwork connected therewith).

A 436. Workmen employed in the manufacture of lawn mowers (including saw milling and all woodwork connected therewith).

B 437. *Valvemen employed by the Admiralty in regulating the steam-heating apparatus in magazine depôts.*

A 438. Workmen employed by a firm of flexible metallic tubing manufacturers, and described as engaged:—

(1) In making and repairing the corrugators;

(2) As fitters, turners and their labourers who are engaged in building tube making machines and upkeep of machinery;

(3) As engineers' turners who make special connections in brass, gun metal and iron;

(4) As special men employed in setting up automatic and turret lathes;

(5) As tool-makers;

(6) In fitting the connections to flexible metallic tubing (used principally for steam and hydraulic pressure, oil and gas purposes).

B 439. *Workmen engaged in making:—*

(1) *Steering indicators;*

(2) *Fire control apparatus for large guns;*

(3) *Stoke-hole indicators and danger signals.*

A 440. Workmen engaged in laying asphalte and bitumen on the foundations and roofs of buildings, coating the walls, &c.

B 441. *Workmen employed by an asphalte and asbestos company, and engaged in manufacturing asphalte and bitumen at the works.*

B 442. *Workmen described as labourers engaged in the manufacture of cement used in the construction of buildings, docks and shipping.*

B 443. *Workmen employed in the saw-mills of wire-mattress manufacturers, and engaged in sawing, planing, and machining wood sides and end pieces for the frames of woven wire and other spring mattresses.*

B 444. *Workmen engaged in:—*

(1) *Making picks, hammers, wedges and other non-mechanical tools for use in quarries;*

(2) *Packing, parcelling, blacking same.*

B 445. *Workmen employed by a firm of surgical instrument manufacturers, and engaged in the work of making of "aseptic" hospital furniture, including operation tables constructed entirely of metal and glass.*

*B 446. *Workmen engaged in making ships' models (other than for the use of shipbuilders).*

B 447. *Workmen employed wholly or mainly in the manufacture or repair of milk cans and household tinware.*

A 448. General sheet metal workers and coppersmiths employed wholly or mainly in the manufacture of tin rollers for spinning mules, copper rollers for drying machines, petrol tanks and motor bonnets.

A 449. Workmen described as press tool makers and sharpeners.

B 450. *Workmen engaged in the work of making measuring rules, tapes, and spirit levels.*

B 451. *Persons engaged in the manufacture of emery wheels which are not made in a mechanical engineering establishment solely for use in that establishment.*

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* See decision A 751.

A 452. Tool sharpeners employed in tramways department of a local authority.

A 453. Workmen described as fitters, smiths and lathe hands working at small machines in tramway companies' shops, drilling and turning, boring and fitting parts required for supplying men repairing vehicles.

B 454. *Workmen employed by a local authority, and described as truckmen employed in the tramways department examining trucks and brakes.*

B 455. *Workmen employed by an electric supply company and engaged in the work of:—*

(1) *Cleaning, overhauling, repair and general maintenance of arc lamps and incandescent lamps;*
(2) *Carpenters and assistants making removable meter brackets;*
(3) *Meter fixers, fixing removable meters and brackets;*
(4) *Fuse hands;*
(5) *Boiler cleaners;*
(6) *Wiremen fitting up temporary wires and appliances in show room, making joints and carrying out experiments and tests.*

A 456. Workmen employed in the manufacture of water meters.

A 457. Workmen employed in the manufacture (founding and finishing) of large valves for bulk supplies of gas and water.

A 458. Workmen engaged in the manufacture of lace-making and lace-finishing machines and parts thereof (including warping and winding machines and card punching presses), whether made in a textile machinery factory or workshop, or in factories or workshops where the trade is carried on as a separate industry.

Note.—The word "parts" includes bobbins, bobbin carriages, combs, jacquards, droppers, boxes, &c.,

B do. *But does not include guides and points, with regard to the manufacture of which contributions are not payable.* (See B 1231 and A 1232.)

A 459. Workmen employed by timber merchants owning or working sawmills who are engaged in the manufacture of machine joinery work or other machined wood work for use in carrying on any of the trades set out in Schedule VI. of the National Insurance Act, 1911.

B 460. (1) *Workmen employed at collieries who are engaged wholly or mainly in the work of inspecting and adjusting the electrical installation.*
(2) *Workmen employed at collieries who are engaged in sinking operations.*
(3) *Sawyers employed at collieries who are engaged in sawing timber for colliery purposes.*
(4) *Workmen described as colliery carpenters and colliery joiners, and their assistants, who are not engaged wholly or mainly on buildings.*
(5) *Workmen described as colliery fitters, colliery blacksmiths, and their assistants, who are engaged wholly or mainly in maintaining colliery plant at the collieries, and not in the engineering workshops.*
(6) *Colliery masons, bricklayers, painters, plumbers, and their labourers, who are engaged wholly or mainly in maintaining at the collieries colliery plant and works (other than buildings).*
(7) *Workmen engaged at collieries in the work of keeping in order pit tubs and trams at the collieries.* (But see A 1260, 1261 and 1262.)

A 461. Workmen described as machine erectors engaged in the bolting together of imported harvesting machines.

A 462. Workmen engaged in the work of scaling, red-leading and painting ships.

B 463. *Workmen employed at iron, steel, and coke works, and engaged in the work of inspection, adjustment (other than the repair of machinery).*

B 464. *Workmen engaged in the repair of blast furnace and steel works plant (other than machinery and buildings).* (But see A 870 and 871.)

A 465. Workmen employed by railway companies, and described as follows :—

1. Employees in Mechanical Engineering Works of Railways.

Beltmen.
Boilermen (attendants).
Boiler plasterers.
Boilersmiths—
- Boiler platers.
- Caulkers.
- Girder platers.
- Helpers.
- Light platers.
- Markers off.
- Patchers.
- Plate levellers.
- Rivetters.
- Template makers.

Boiler washers.
Bolt and nut makers.
Brake fitters.
Brass finishers on loco. and general work.
Braziers.
Bricklayers.
Cupola men in iron foundry.
Carpenters.
Case hardeners.
Coppersmiths.
Crane drivers.
Cranemen.
Die sinkers.
Drillers, hand.
Drillers, pneumatic.
Drop forgemen.
Dynamo attendants.
Electric fitters and assistants.
Electric linesmen in works.
Electric machinery (men engaged in the manufacture and repair of).
Electric wiremen.
Enginemen (stationary).
Erectors and fitters.
Erectors and fitters' assistants.
Erectors, tender.
Excavators.
Fencemakers.
File cutters.
Fire lighters.
Fitters.
Flangers.
Furnacemen and assistants in insured trades.
Furnacemen and door boys in insured trades.
Gas engine drivers.
Gas fitters.
Gas welders.
Gland packers.
Grinders.
Hammer drivers (smiths).
Holders up.
Joiners.
Joint makers.
Labourers.
Ladle men in insured trades.
Locksmiths.
Machine men.
Masons.
Metallers, white.
Metal polishers.
Millwrights.
Moulders, brass and steel.*
Moulders, brass washers.*
Moulders, chair.*
Moulders, coremakers.*
Moulders, dressers.*
Moulders, iron.*
Moulders, machine.*
Painters.
Patternmakers.
Pipe benders.
Pipe joiners.
Plasterers.
Plumbers.
Points and crossings fitters.
Rivet heaters.
Riveters, hydraulic.
Riveters, machine.
Rolling mill roll turners and assistants.
Sash makers.
Saw sharpeners.
Scaffolders.
Shaft oilers.
Slaters.
Slingers and riggers.
Smiths.
Smiths, angle iron.
Stampers.
Stay manufacturers.
Strikers.
Tinsmiths.
Tool fitters and toolsmiths.
Traverser drivers.
Tube examiners.
Tube preparers.
Tubers.
Turners, wheel.
Turners, wood.
Tyresmiths.
Water fitters.
Wood sawyers.

* Employed on loco. and general work.

2. Employees in Carriage and Wagon Works of Railways.

Boilermen.
Boilersmiths and assistants.
Belt makers.
Bolt and nut makers.
Bolt and rivet heaters.
Brake erectors.
Bricklayers.
Buffermen.
Cabinet makers.
Capstanmen.
Carpenters.
Carriage makers.
Case hardeners.
Coach body makers.
Coach finishers.
Coppersmiths.
Drillers, iron, hand.
Enginemen, stationary.
Fitters and assistants.
Fitters, carriage, and assistants.
Fitters, gas, and assistants.
Fitters, electric, and assistants.
Frame builders or erectors.
Glaziers.
Grinders.
Hoopstick benders.
Horsebox builders.
Joiners.
Labourers.
Lacquerers.
Lifters.
Lining sewers and seamstresses.
Machinemen, iron.
Machinemen, wood.
Markers out (men who mark from templates the timbers required for vehicles).
Millwrights.
Moulders, iron.
Oilers.
Painters.
Patternmakers.
Plasterers.
Plate levellers.
Plumbers.
Polishers (including women).
Punchers.
Riveters, hydraulic.
Riveters, machine.
Roof repairers, coach.
Saw sharpeners and hammerers.
Sawyers.
Shearsmen.
Slaters.
Smiths.
Spoke renders.
Stampers.
Steam hammermen.
Strikers.
Tailors.
Tinmen.
Tool fitters and toolsmiths.
Trimmers, coach.
Trimmers, leather.
Turners, wood and iron.
Water fitters.
Wheel turners.
Wheelwrights.
Wood wagon builders.

3. Employees engaged in the repair of steam and other vessels in Railway Companies' workshops.

Boilermakers.
Bricklayers.
Carpenters.
Fitters.
French polishers.
Joiners.
Labourers incidental to trades.
Machinemen.
Masons.
Patternmakers.
Platers and angle iron smiths.
Plumbers.
Sawyers.
Painters.
Rivet boys.
Shore gang.
Smiths.
Strikers.
Turners.
Workmen engaged in repairs to barges.

4. Employees engaged in dredging harbours or entrances to harbours.*

All men engaged on new work of construction or re-construction.

5. Employees engaged in connection with docks.*

All men engaged on new work of construction or re-construction.

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* *See* decisions 304 and 305.

6. Employees engaged in the engineering department of canals.*
All men engaged on new work of construction or re-construction.

B 466. *Workmen employed by railway companies, and described as follows:—*

1. *Employees in Mechanical Engineering Works of Railways.*

Boilermen (attendants), except those employed in works.
Boiler washers, except those employed in works.
Brass finishers employed on carriage and wagon work.
Chain examiners.
Chain testers.
Chemists.
Cleaners.
Crane drivers, except those employed in works.
Cranemen, except those employed in works.
Cranemen, travelling.
Cranemen, testers.
Electric armature winders.
Electric dynamo attendants, except in works.
Electric linesmen, except in works.
Electric telephone attendants.
Electric wiremen, except in works.
Electrical instruments, men engaged in manufacture and repair of.
Engine drivers (Loco.).
Enginemen (stationary), except those in works.
Excavators, except those employed in works.
Fire Station attendants.
Furnacemen and assistants in uninsured trades.
Furnace door boys in uninsured trades.
Galvanizers.
Gas engine drivers, except those in works.
Gas makers.
Gas stokers.
Inspectors, boiler.
Inspectors, trial engine.
Labourers, except those employed in works.
Ladlemen in uninsured trades.
Material checkers.
Moulders employed on carriage and wagon work (brass).
Oil gas makers.
Paviors, except those employed in works.
Pumpers.
Rolling mill boilermen.
Rolling mill catchers.
Rolling mill coachers.
Rolling mill hammer drivers.
Rolling mill labourers.
Rolling mill machinemen.
Rolling mill puddlers.
Rolling mill pull-up and pile boys.
Rolling mill rollers and assistants.
Rolling mill shinglers.
Rolling mill stationary engine men.
Rolling mill straighteners.
Rolling mill wheelers.
Rolling mill weighers.
Saddlers.
Smiths, chain.
Spring-makers.
Steam hammer drivers in forging establishments.
Steam hammer forgemen in forging establishments.
Steam hammer gaugemen in forging establishments.
Storemen.†
Supplementary men employed outside works.
Trial enginemen.
Watchmen.
Water fitters, except those employed in works.
Well sinkers (reserved).
Wire rope splicers.
Searchers, material.
Inspectors, boiler.

2. *Employees in Carriage and Wagon Works of Railways.*

Artificial limb operators.
Boilermen, except those in works.
Caners (women).
Crane drivers.
Enginemen (stationary), except those in works.
Examiners, wagon.

* *See* decisions 304 and 305.

† *See* decision A 749.

2. *Employees in Carriage and Wagon Works of Railways.*—(*cont.*)

Finishers, brass.	*Moulders, brass.*
Fitters, brass.	*Sheet makers.*
Forgemen.	*Spring makers.*
Furnacemen.	*Spring testers.*
Grease makers.	*Storekeepers.*
Hair carders.	*Timber selectors.*
Horse drivers.	*Timber markers.*
Labourers, except those in works.	*Water fitters, except those employed in works, ships, buildings, vehicles.*
Laundresses.	*Weighmen.*
Carriage washers.	

3. *Employees engaged in the repair of steam and other vessels in Railway Companies' workshops.*

Belt makers.	*Sail makers.*
Ferrymen.	*Storesmen.*
Labourers, other than those incidental to trades.	*Watchmen.*

4. *Employees engaged in dredging harbours or entrances to harbours. All men engaged wholly or mainly on repairs and maintenance.*

5. *Employees engaged in connection with docks. All men engaged wholly or mainly on repairs and maintenance.*

6. *Employees engaged in the engineering department of canals. All men engaged wholly or mainly on repairs and maintenance. See decisions* 304 *and* 305, *and especially* A 1336.

B 467. *Workmen employed at a slate quarry, and engaged in the work of getting, making, inspecting slates.*

A 468. Workmen engaged in the work of erecting and pulling down wooden buildings for the Bath and Counties Show.

B 469. *A workman employed by a colliery company, and described as a colliery carpenter and joiner, who is engaged in making and repairing air doors, roller frames, etc., for underground use and doing other work at the colliery, and is not engaged wholly or mainly on buildings.*

A 470. Workmen engaged in the manufacture of hosiery and knitting machinery (including seaming and linking, button-holing and over-locking machines), and parts thereof, whether made in a textile machinery factory or workshop, or in factories or workshops where the trade is carried on as a separate industry.

Note.—The word "parts" includes jacks, combs, sinkers, &c.

B do. *But does not include needles and points, with regard to the manufacture of which contributions are not payable.*

B 471. *Workmen employed by a firm of electrical engineers, and engaged wholly or mainly in the work of telephone wiring and repairs.*

B 472. *Workmen engaged in making and repairing steel barrows for ashes.*

B 473. *Workmen employed at collieries, and engaged in pit sinking.*

B 474. *Workmen engaged in making tin and copper ships' lamps, cooking utensils, &c.*

B 475. *Workmen engaged in making band saws and band knives.*

B 477. *Workmen employed by the Army Ordnance Department, and engaged in the work of custody and examination, &c., of small arms.*

A 478. Workmen engaged wholly or mainly in fixing locks on doors.

A 479. Workmen employed by a locomotive company, and engaged wholly or mainly as erectors, tool fitters, fitters, boiler mounters, machinists, iron and brass turners, iron and brass finishers, template makers, grinders, polishers, smiths, rivet, bolt and nut makers, die sinkers, electric welders, rivetters, holders on, platers, caulkers, flangers, punchers, riveting machinemen, iron moulders, iron dressers, brass

moulders, brass dressers, electricians, pattern-makers, joiners, wood turners, wood sawyers, glaziers, gas fitters, plumbers, bricklayers, riggers, slaters, beltmen, coppersmiths, tinsmiths, painters, hand drillers, *forgers, *forgers' underhands, furnacemen, strikers, hammer drivers, rivet heaters, boilermakers' helpers, tubers, screwers, centerers, sawyers (iron), tappers, lappers, gas furnacemen, asbestos sewers, cranemen, slingers, testers, case-hardeners, boys (message), (in works, over 16 years of age), labourers, millwrights, firemen, hydraulic men, oilers, lamp trimmers.

B 480. *Workmen employed by a locomotive company, and engaged wholly or mainly as—Engravers, packers†, locomotive engine keepers, storemen, shop clerks, messengers, boys (message) (in office or under 16 years of age), paviors, gate-keepers, watchmen, platelayers.*

A 481. A workman employed at iron, steel and coke works, and described as a roll turner, who is engaged in machining rolls used in the manufacture of steel billets and sectional bars.

B 482. *Workmen employed at a slate quarry, and engaged in making slates and in removing rock or rubbish.*

B 483. *Workmen employed by an alkali company, and engaged in the work of working and revolving black ash furnace, and attending to fires.*

A 484. Workmen employed by an alkali company, and engaged in threading and flanging iron water and steam pipes, and jointing same, incidental to manufacturing chemicals.

B 485. *Workmen employed by an alkali company, and engaged in the work of:—*

(1) *Making and repairing barrels and casks for use in works;*
(2) *Discharging and loading materials used in making chemicals, and also manufacture of goods;*
(3) *Engine oilers (not repairing machinery);*
(4) *Shunters.*

A 486. Workmen employed at an ironworks, and described as follows:—Fitters, fitters' labourers, riveters, blacksmiths, strikers (if employed wholly or mainly in the maintenance and upkeep of machinery). Joiners, if employed wholly or mainly in the maintenance and upkeep of buildings or machinery, including fixed woodwork connected therewith. Moulders (iron or steel).

B 487. *Workmen employed at an iron works wholly or mainly in driving, tenting or minding the machinery, and not wholly or mainly employed in upkeep and repair of machinery, and described as follows:—*

Blast engine driver, lift or hoist engine drivers, boiler minders and cleaners, engine driver of slag-breaking plant, machinery tenter of slag-breaking plant, locomotive drivers, cleaners and shunters.

B 488. *Workmen employed by an electric supply company, and described as follows:—*

(1) *Boiler cleaners;*
(2) *Crane attendant;*
(3) *Coal labourer;*
(4) *Coal meter;*
(5) *Fireman.*

A 489. Workmen employed by an electric supply company, and described as follows:—

(1) Electrical fitters, employed wholly or mainly in repairs to electrical machinery and switches;
(2) Pattern makers;
(3) Boiler fitters and their labourers, repairing boiler and heater plant;

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* If not in a separate forging establishment. † *See* decision A 749.

(4) Wiremen and wiremen's labourers (if employed mainly in connection with the installation and repairs of machinery and power conductors in buildings);
(5) Boiler and pipe coverer;
(6) Engine fitter, engaged in dismantling, repairing, and erecting engines.

A 490. Workmen employed by a firm of plumbers, heating engineers, glaziers, and iron pipe fitters, who are employed in erecting pipes for dust extraction in the card room of spinning mills, and in the installation of pipes for heating.

A 491. Workmen employed by a firm of safe makers, and described as:—
(1) Toolmakers making jigs, presses, and cutting tools;
(2) Workmen employed in erecting steel curtains on the site.

A 492. Workmen engaged in the work of making railway locomotives, and described as follows:—
Boiler and tender makers.
Brass finishers.
Brass moulders.
Coppersmiths.
Erectors.
Fitters.
General labourers in the works.
Grinders.
Iron moulders.
Joiners.
Machine workers.
Painters.
Pattern makers.
Smiths.
Turners.

A 493. Workmen employed at a boat yard in repairing boats which are used entirely for dredging and other purposes in connection with the maintenance of canals.

B 494. *Workmen employed by a railway company in the ordinary maintenance of canals, such as banksmen, lengthsmen, hedge-trimmers, &c.*

A 495. Workmen employed by a manufacturer of adding machines, and described as follows:—Assemblers, straighteners, toolmakers, turners, milling machine hands, capstan lathe hands, automatic screw machine hands, power press operators, enamellers, platers and polishers, steel carbonisers and hardeners, of adding machine parts. Drilling machine hands, filers up and grinders of adding machine parts, labourers, inspectors (if engaged wholly or mainly by way of manual labour). Cleaners of adding machine parts, if engaged wholly or mainly in connection with the manufacture or repair of adding machines.

A 496. Workmen engaged in the work of:—
(1) Shrinking tyres on and hammering down tyres on wheels for railway vehicles;
(2) Axle turners (for railway vehicles).

B. 500. *Workmen employed by a firm of screw makers, and engaged wholly or mainly in:—*
(1) *Oiling and cleaning shafting, &c.*
(2) *Running and cleaning electric light and power plant (and not engaged wholly or mainly in repair of same).*

A 501. Workmen employed by a firm of screwmakers, described as follows:—Screw turning and worming machine fitters, screw heading machine tool setters, wire goods automatic machine fitters, wire goods hand machine fitters, die shop machinists and tool makers, die shop

hardeners, cutters, turners and saw makers for turning and worming machines, spindle die fitters, wire goods machine tool makers, odd shop grinders, mechanics setting automatic machines for making screws, nuts, &c., gas and water fitters, engaged wholly or mainly in erection and repair of pipe work, copper and pipe smiths and assistants, engaged wholly or mainly in the repair of services in connection with machines, turners and fitters of engineers' ratchet brace.

A 502. Workmen engaged wholly or mainly in the manufacture of small motor parts, such as petrol taps, compression taps, drain taps, unions, drip-feed lubricators, petrol gauges, filters, &c. Workmen employed in :—

(1) Turning, drilling, screwing and milling brass parts on capstan lathes and other machines ;

(2) Making and maintaining the necessary tools for the above operations ;

(3) Polishing, plating and assembling fittings ;

(4) Gauging, testing, and examining (if employed wholly or mainly by way of manual labour).

B 503. *Workmen engaged in the work of deal porters employed on a timber pond.*

A 504. Workmen engaged in writing signs on buildings, ships or vehicles.

This decision is intended to modify decision 67.

A 505. Workmen engaged in erecting all classes of steel chimneys and steel bunkers, &c.

A 506. A workman described as a marble mason, working on his employer's premises and making marble basins, &c., to fit into barbers' premises.

A 507. Workmen employed by a firm of manufacturers of railway signals and safety appliances, and described as follows :—

(1) Fitters and labourers wholly or mainly engaged in making wrought iron lattice posts of railway signals;

(2) Fitters and machinists engaged in making small tools, jigs, gauges and templates for use in the manufacture of railway signalling apparatus ;

(3) Smiths and strikers wholly or mainly engaged in repairs and additions to small tools, not being machine tools, used in the manufacture of railway signals and safety appliances ;

(4) Machinists engaged wholly or mainly in making screws and pins for use in :—

(*a*) The manufacture of railway signalling apparatus ;

(*b*) The manufacture of small compressed air hammers and drills.

(5) Workmen engaged in case hardening steel castings and iron forgings ;

(6) General labourers loading and unloading and stacking materials, and general labour in open and covered yards ;

(7) Carpenters, joiners and labourers, when employed wholly or mainly in repairs or additions to buildings or in making fittings of wood of a kind intended to form part of the structure of buildings or fixtures in connection with railway signalling installations ;

(8) Sawmill machinists and labourers engaged wholly or mainly in preparing timber to be used by any of the workmen mentioned above ;

(9) Belt repairers ;

(10) Shafting oilers ;

(11) Workmen employed in the erection of signalling installation on railways or tramways;
(12) Painters;
(13) Drop stamp forgers and steam hammer forgers;

B 508. *Workmen employed by a firm of Manufacturers of Railway Signals and Safety Appliances, and described as follows:—*
(1) *Tinsmiths wholly or mainly engaged in making lamps;*
(2) *Workmen engaged wholly or mainly in pickling brass castings for parts of the electrical appliances and in connection with signalling and safety appliances;*
(3) *Carpenters and joiners mainly engaged in making packing cases and packing material;*
(4) *Pattern makers wholly or mainly engaged in making patterns for use in connection with the manufacture of electrical appliances used in connection with signalling and safety appliances;*
(5) *Saw mill machinists and labourers engaged wholly or mainly in preparing timber for the use of any of the classes of workmen mentioned above;*
(6) *Workmen employed in the manufacture of electrical appliances for railway signalling and for electric control of railway signalling and for electric control of railway signalling installation.*

A 509. Workmen employed by the Congested Districts Board for Ireland, and engaged in:—
(1) Erection, repair or demolition of buildings;
(2) Making new roads;
(3) Construction of bridges, piers and boat slips;
(4) Boat-building.

B 510. *Workmen employed by a firm of wheel and axle manufacturers, and engaged:—*
(1) *As labourers, unloading materials and loading cases;*
(2) *In making boss lumps.*

A 511. Workmen employed by a firm of wheel and axle manufacturers, and engaged in:—
(1) Turning axles;
(2) Turning rolls;
(3) Labourers unloading pig iron, &c., for iron foundry;
(4) Welding spokes and centres, and punching boss lump.

A 512. Workmen employed by a firm of cycle manufacturers, and described as:—
(1) Persons employed wholly or mainly in making from stampings, castings and bar steel, small essential parts of cycles such as ball races, spindles, hubs, &c.;
(2) Persons brazing, filing, polishing, nickel-plating cycle frames, parts, &c.;
(3) Machinists;
(4) Enamellers of tubes for cycle frames;
(5) Persons spoking cycle wheels, tightening spokes, nipples and washers, and adjusting wheels;
(6) Persons assembling parts and cycles;
(7) Persons lining cycle frames;
(8) Annealers, hardeners and the like;
(9) Tinmen making gear cases;
(10) Gas engine driver;
(11) Charge hands over platers, polishers, enamellers and the like, if employed wholly or mainly by way of manual labour;
(12) Painters of tradesmen's carriers, &c., and signs thereon;
(13) Labourer stoking fire, &c., and general labourers in the shops.

A 513. Workmen employed by a firm of cycle and motor accessory makers, and engaged in work as die sinkers and tool setters.

A 514. Workmen employed at ordnance works, and engaged in the manufacture of fuses (exclusive of filling) for use in connection with artillery ammunition.

B 515. *Workmen employed by a firm of electrical engineers and described as follows:—*

(1) *Foreman (not employed wholly or mainly by way of manual labour);*
(2) *Stores assistants;*
(3) *Labourers* unloading cable;*
(4) *Workmen adapting gas and candle fittings for electric light.*

A 516. Workmen employed by a firm of electrical engineers, and engaged:—

(1) In the manufacture and assembling of main switchboard parts;
(2) In fixing pipes for petrol or acetylene gas in buildings;
(3) As foreman (employed wholly or mainly by way of manual labour);
(4) As electricians and wiremen, running wire, tubing, &c., to buildings.

B 518. *Workmen engaged in:—*

(1) *Making parts and assembling magnetos and repairing same;*
(2) *Making switches and cut-outs for automobiles;*
(3) *X-Ray and medical coil work;*
(4) *General bath and lavatory brass fittings;*
(5) *Making a cinematograph apparatus.*

B 519. *Workmen employed in saw mills, and engaged in making timber into woodwool or fibre for packing and stuffing purposes.*

A 520. Workmen engaged:—

(1) In all the various processes required for making motor vehicle frames and parts;
(2) In making steel tools for the machinists, filers, chippers in above;

B 521. *Workmen engaged in making, drilling, &c., forgings for fences, hurdles and gates.*

B 522. *Workmen employed in the manufacture and repair of conductors' ticket punches.*

A 523. Workmen engaged in the work of carriage straighteners, straightening the carriage to ensure an upright position in the machine.

B 524. *Workmen engaged in making patent incandescent oil lamps, other than tool makers or workmen engaged in the maintenance and upkeep of machinery or buildings.*

B 525. *Workmen employed in wire working (weaving and melting), and engaged wholly or mainly in the production of such articles as window guards, fire guards, paper baskets, lockers, &c.*

A 526. A workman employed by a firm of laundry engineers, and engaged in the work of repairing outdoor wringing machines (not being small domestic wringing machines).

A 527. Persons engaged in making dies for the extrusion of copper zinc alloys

B 528. *Workmen employed by a wireless telegraph company and engaged:—*

(1) *In making scientific instruments other than tool-makers, or those engaged in the maintenance and upkeep of the machinery or buildings;*
(2) *In superintending and assisting in superintending the erection and maintenance of stations, and employed* not *wholly or mainly by way of manual labour;*
(3) *As works manager and assistant and foreman.*

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* *See* decision A 749.

B 529. *Workmen employed at a school of musketry, and engaged wholly or mainly as :—*
(1) *Carpenter, making targets and other rifle range appliances ;*
(2) *Range wardens, in rough carpentry for the maintenance of targets and rifle range appliances ;*
(3 *Labourers, assisting carpenter ;*
(4) *Blacksmith and assistant repairing iron fittings for targets, shelters, repairing telephones, &c.*

B 530. *Workmen employed by a firm of motor accessory manufacturers, and engaged wholly or mainly in :—*
(1) *The manufacture of switchboards, switches, and lamps for electric lighting on motor cars ;*
(2) *Planing and sandpapering sticks for cape hoods, and making switch boxes.*

A 531. Workmen employed by a firm of alkali manufacturers, and engaged as block and fall men preparing erection of machinery.

B 532. *Workmen employed by a firm of edge tool manufacturers, and engaged in counting, oiling, wrapping, &c., wooden handles.*

A 533. Workmen engaged in the work of making piston rings for engines.

A 534. Workmen employed by a firm of gas engine makers, and described as :—
(1) Patternmakers in iron (including steel) foundry ;
(2) Sheeters ;
(3) Workmen repairing steam boilers ;
(4) Boilermakers.

B 535. *Workmen employed by a firm of gas engine makers, and described as engravers.*

B 536. *Workmen engaged in making wrought iron tubes and tube fittings.*

B 537. *Workmen employed at chemical works, and described as :—*

Ammonia stillmen and their assistants.	*Coopers.*
Benzol man.	*Labourers.*
Boiler firemen and their assistants.	*Oil stillmen.*
	Process man.
	Tar stillmen.

A 538. Workmen employed at chemical works, and described as fitters and their assistants, if employed in connection with buildings or machinery.

B 539. *Workmen employed by a firm of steel wheel manufacturers, ana described as :—*
(1) *Pressmen, operating presses forging steel slabs for the manufacture of solid, forged and rolled steel wheels ;*
(2) *Rollers and assistants, rolling forgings in the manufacture of solid, forged and rolled steel wheels.*

A 540. Workmen employed by a firm of steel wheel manufacturers, and described as : —
(1) Wheel pressmen mounting wheels on axles ;
(2) Workmen engaged in machining wheels ;
(3) Overhead crane driver, assisting machine men ;
(4) Labourers—
(*a*) Painting and stencilling, &c. ;
(*b*) Testing and stamping wheels ;
(*c*) Cleaning axles preparatory to mounting wheels.

B 541. *Workmen employed at steel works, and described as follows :—*
(1) *Men working boiler feed pumps ;*
(2) *Boiler firers ;*
(3) *Coal elevator men ;*
(4) *Hydraulic engine men ;*
(5) *Men in charge of engines producing power ;*

(6) *Switch board attendants ;*
Steel disc wheel plant.
(7) *Men producing gas for heating blankets and blooms or forging and rolling mills ;*
(8) *Men at hydraulic presses ;*
(9) *Men at rolling mill ;*
(10) *Crane men ;*
(11) *Men at furnaces.*

A 542. Workmen employed at steel works, and engaged in the millwright's department.

B 544. *Workmen engaged in making tin sheet, copper and galvanised urns, ventilators, stoves, &c.*

A 545. Workmen employed at salt works, and described as :—
(*a*) Coppersmiths, shipwrights, fitters, blacksmiths, not being usually members of a ship's crew, repairing river craft or their engines, &c. ;
(*b*) Carpenters, painters, lifters, blacksmiths, drillers, repairing wagons and vans ;
(*c*) Riveters and drillers, repairing and renewing boilers of steam flas, not being usually members of a ship's crew ;
(*d*) Brass moulders, remoulding wagon and engine brasses, craft and land engine valves ;
(*e*) Wheelwrights, turning up wagon wheels.

B 547. *Workmen described as :—*
(1) *Painters, painting street lamps ;*
(2) *Blacksmith making wrought iron cradles and brackets for lamps ;*
(3) *Brass moulder, casting parts for gas lamps, &c. ;*
(4) *Brass finisher, finishing small parts for gas appliances ;*
(5) *Metal stamper of parts of street lamps.*

A 548. A workman, described as a gasfitter, fixing and running gas pipes and fittings to buildings.

B 550. *Men working in factory as mixers of ingredients for the laying of composition flooring and filling bags with the mixture.*

A 551. Persons employed in the work of laying composition flooring in buildings.

B 552. *Workmen engaged in the manufacture of bright steel bars by either drawing through a die, or turning in patent turning machines or lathes, together with the necessary straightening, pickling, annealing, and other processes.*

A 553. Workmen engaged in the manufacture of fluted rollers used as parts of textile machinery, including the processes of turning, fluting, drilling, squaring, pegging, &c.

A 554. Workmen engaged in the erection of fittings and iron divisions in stables, cow-sheds and other farm buildings, and of mangers of concrete and glazed earthenware, including the fixing of woodwork connected therewith.

B 555. *A superintendent stevedore and contractor, engaged in taking timber from rafts, and guiding up shoots to the saw, and loading in trucks after sawn.*

B 556. *Workmen employed in the scaling of all types of stationary boilers, economisers, &c., by means of pneumatic tools, or by hand.*

A 557. Workmen described as weighing machine fitters, engaged in fitting bearings and knife edges in weighing machines (of a kind not commonly used in the retail trade), and erecting and adjusting same. (See A 1358.)

B 558. *Workmen engaged in sawing, moulding, &c., brake blocks for cycles, from compressed paper and (or) vulcanised fibre.*

B 560. *Workmen employed in the repair of kilns and ovens for the firing of pottery, tiles, sanitary ware, &c.*

B 561. *Workmen employed in the manufacture of syphons and capsules, tyre inflators, metallic hose covering and vacuum flasks, surgical apparatus, fire extinguishers, &c. (other than workmen employed in the upkeep and of machinery, machine and workshop tools).*

B 562. *Workmen engaged in the manufacture of small tanks and cisterns, not being of a kind usually made in a mechanical engineering (including boilermaking) shop or establishment, and not of a kind covered by Decision A 321.*

B 564. *Workmen employed by a firm of dyers and cleaners, and engaged wholly or mainly in the work of fitting up and wiring smoothing irons, &c.*

B 565. *Workmen described as lath renders who do not fit to buildings.*

B 566. *Workmen engaged in the work of electroplaters, metal polishers and art metal workers of ornaments in connection with shop fronts, marble work and monuments, and not engaged in fixing same to buildings.*

A 567. Workmen employed by a firm of manufacturers of office apparatus, and described as:—

(1) Press tool makers engaged in making or repairing press tools for stampings in connection with office apparatus;

(2) Engineers' turners and machinists.

B 568. *Workmen employed in the manufacture of office apparatus (other than press tool makers and engineers' turners and machinists).*

B 569. *Workmen employed at iron foundries, and engaged:—*

(1) *In fitting grindstone frames;*

(2) *As tinners, mounters of cast-iron hollow-ware;*

(3) *As tin cover makers.*

A 570. Workmen engaged in the construction, reconstruction or alteration of coke ovens or bye-product plant.

"Alteration," in the opinion of the umpire, relates to work which involves a substantial change or variation in the original design.

B 571. *Workmen employed in the repair of ovens for the manufacture of coke and of bye-product plant (other than buildings or machinery).*

B 572. *Workmen employed by a town council, and engaged in:—*

(1) *Making dust baskets;*

(2) *Making and repairing harness;*

(3) *Making ordinary brick-lined graves.*

B 573. *Workpeople employed by the Ordnance Survey Office, and engaged in the work of sinking pits for the purpose of setting a bench mark in concrete.*

A 574. Workmen described as boiler and steam pipe coverers, and engaged in the work of applying non-conducting material to steam boilers and steam pipes for preventing loss of heat by radiation.

B 575. *Persons engaged in shipbuilding yards, and described as follows:—*

Charwomen;

*Window cleaners *;*

Cabinet makers and French polishers making detachable chairs and tables, not being fittings of wood of a kind commonly made in a shipbuilding yard;

Engravers.

A 576. Workmen employed in shipbuilding yards, and described as follows:—

Workmen employed in or about shipyards, and engaged in the construction, alteration, repair or decoration of ships, boats, or other craft, not being usually members of a ship's crew.

Scrap gatherers.

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* *See* decision A 749.

Bolt screwers.
Block makers.
Pipe coverers.
Bellows menders.
Labourers engaged wholly or mainly in assisting in the work necessary for the carrying on of the trade of shipbuilding.
Divers.
Rafters.

Coal dischargers.
(*a*) Discharging coal for general consumption in the shipyards;
(*b*) Bunkering ships for trial runs.

B 577. *Workmen employed by cement manufacturers, and engaged wholly or mainly as:—*
(1) *Boiler cleaners and water softener attendants;*
(2) *Pile enginemen and cranemen, working engines and cranes for doing minor and not substantial alterations and repair of timber wharves;*
(3) *Engine drivers, stokers, &c., driving and attending to engines and machinery in cooperage works.*

A 578. Workmen employed by cement manufacturers, and engaged in the work of engine drivers, stokers, and machinery attendants, driving, &c., engines and machinery used wholly or mainly in connection with repair shops.

B 580. *Workmen employed in the manufacture of taximeters.*

A 582. Workmen engaged in the making of tools and dies used for bolt, screw, and rivet making, and tools for metal stamping.

B 583. *Workmen engaged in taking up existing paving of streets, and relaying surface of same with new asphalte and concrete.*

B 584. *Workmen engaged in the work of scouring and cleaning metal pieces, and placing them in vats for electroplating.*

B 585. *Workmen engaged in paving existing public and private roadways with granite tubes, and described as follows:—*
Foremen; labourers mixing and laying concrete, boiling pitch and tar; paviours; labourers excavating road foundations, mixing tar-macadam, &c.,; night watchmen.

A 586. Workmen engaged in the construction, reconstruction or alteration of tanks, furnaces and kilns used in the manufacture of glass.
"Alteration" in the opinion of the Umpire, refers to work which involves a substantial change or variation in the original design.

B 587. *Workmen employed in the manufacture of metal belt fasteners used for the joining of machine driving belts, and engaged in:—*
(1) *Hot forging of bolts;*
(2) *Metal stamping in power and hand presses;*
(3) *Threading, trimming and finishing screws, nuts and bolts;*
(4) *Putting together parts forming belt fasteners.*

A 588. Workmen engaged wholly or mainly in making biers on wheels.

B 589. *Workmen engaged wholly or mainly in the maintenance and repair of tanks, furnaces and kilns, used in the manufacture of glass.*

B 590. *Workmen engaged in:—*
(1) *Repairing and polishing movable furniture;*
(2) *Erecting temporary wooden stands.* (But see A 1351.)

A 591. Workmen employed by a firm of engineers and mill furnishers, and described as bench hands working with hammer and chisel.

B 592. *Workpeople described as general labourers in a clayfield, who are engaged at times in sharpening spades, picks and other simple tools, not being machine tools, used in the clay pits.*

B 593. *Workmen employed by a firm of tinware manufacturers, and engaged in:—*
(1) *Making travelling cases, baths, despatch boxes, and aluminium culinary ware;*
(2) *Polishing aluminium ware, brass kettles, &c.;*
(3) *Making washstands, tables and fancy ornaments in iron.*

A 594. Workmen employed at forge, rolling mill and steel works, and described as follows:—
(1) Workmen employed in the motor frame department, shearers, pressmen, chippers, smiths, rivetters, planers, dressers;
(2) Workmen employed in flanging shops, flangers, welders, labourers, if engaged in a process of mechanical engineering (including boilermaking).

B 595. *Workmen engaged in making:—*
Augers;
Drills and cutters;
Files;
Machine knives;
Saws;
Tool steel.

B 596. *Workmen engaged in making rangefinders.*

A 597. Workmen engaged in coach smithing, tyre smithing, axle repairing, wheel making and repairing.

B 598. *Workmen employed by a firm of wire weavers and metal perforators, and described as wire weavers by hand and by mechanical power, needle winders, bobbin winders, beam winders, metal perforators and labourers attendant upon same.*

B 599. *Workmen engaged in making chain in copper, brass and zinc.*

A 600. Workmen employed by a Town Council, and described as:—
(1) Water meter repairer;
(2) Gasfitter, fitting up pipes into customers' premises.

B 601. *Workpeople employed by a firm of cotton driving rope and cotton mill banding makers, and engaged in rope splicing.*

A 602. Iron moulders (including machine-moulders), core-makers, iron-dressers and cupola men engaged in making castings for fenders.

A 603. Workmen employed by a firm of explosive, signal, detonator, &c. manufacturers, and described as—
(1) Carpenters engaged wholly or mainly in repairs to buildings, including wooden huts;
(2) Workmen employed wholly or mainly in tarring and touching up paintwork of buildings, including huts;
(3) Tinsmiths engaged wholly or mainly in covering steam pipes, or in repairs to huts and other buildings or to machinery.

B 604. *Workmen employed in tin plate works, and engaged in making or repairing tongs for use in the works.*

B 607. *Workmen employed by the gas department of a City Council, and engaged in fixing and removing (removable) gas stoves.*

A 609. Workmen employed in military railway workshops, and described as labourers assisting military blacksmiths, and moulder and boiler-maker.

B 610. *Workmen employed by a firm of artificial stone merchants, and engaged in—*
(1) *Casting in moulds concrete block and slabs.* (But see A 1216.)
(2) *Making moulds for same.* (But see A 1217.)

B 611. *Workmen engaged in the work of engravers to calico printers.*

B 614 *Workmen engaged wholly or mainly in—*
(1) *Sawing timber for ladders and gates;*
(2) *Making ladders and gates.*

B 615. *Workmen engaged in making—*
(1) *Dustbins, tallboys, cowls, stovepipes and general goods in black and galvanized light metal sheets;*
(2) *Small rivetted tanks and cisterns, not being made in mechanical engineering establishments (including boilermaking shops), and not being covered by decision* 321.

B. 616. *Workmen engaged wholly or mainly in marking, gauging, fitting, testing, drilling and machining of railway springs and spring buckles.* (But see A 1336.)

A 617. Workmen engaged in decorating outdoor wringing and mangling machines (not being small domestic machines).

B 618. *Workmen employed at lead works, and engaged—*
(1) *In making red lead, ground litharge, orange, white, sheet, pipe and pig lead;*
(2) *As coopers and wherrymen.*

B 619. *Workmen engaged in making powder cases.*

A 620. Workmen engaged as turners and tool makers, making tools and superintending use of same in machines for the manufacture of small arms components.

B 621. *Workmen engaged in sharpening saws in a sawmilling establishment which is not carried on for the purposes of an insured trade.*

B 622. *Workmen described as—*
(1) *Septic tank attendants;*
(2) *Labourers repairing river bank, cleaning out ditches, repairing roads, &c.*

A 623. Workmen engaged—
(1) In making dies, tools, and taps for nut, bolt and spike industry;
(2) As turners and shapers of same.

A 625. Workmen employed at a constructional steel works, and engaged in—
(1) Rigging, erecting, and dismantling building and repair work, mainly when climbing is necessary;
(2) Cutting girders, &c. down to exact size required for constructional work by cutting machine;
(3) General dressing of girders for structures, &c.

B 626. *Workmen employed by a firm of electrical engineers, and engaged in making fuses from cut tubes made of fibre, &c., and filling same.*

B 627. *Workmen employed by a firm of dyers and cleaners, and engaged wholly or mainly in making and repairing movable woodwork such as movable dye baths, tables, benches, frames, &c., not being fittings of wood of a kind commonly forming part of the construction or decoration of buildings.*

A 628. Workmen engaged in the preparation of the timber, and the fixing of such timber (together with other materials) to buildings, for cold storage purposes.

B 629. *Persons engaged in drilling, bronzing, and carrying out other work (not being ironfounding) on iron and steel piano frames.*

A 631. Workmen employed by ironfounders (common and malleable) producing castings not for use as parts of the products of a mechanical engineering establishment, and engaged wholly or mainly in fettling castings.

B 632. *Workmen employed by ironfounders (common and malleable) producing castings not for use as parts of the products of a mechanical engineering establishment, and described as follows:—*
(1) *Workmen employed in warehouse;*
(2) *Workmen employed wholly or mainly in drilling small castings;*
(3) *Workmen employed wholly or mainly in varnishing castings.*
NOTE.—"*Workmen*" *includes both males and females.*

B 633. *Workmen employed by an iron and steel company, and described as follows:—*
(1) *Overhead steam, electric, hydraulic, and bogie cranemen employed at cranework in connection with the conversion of iron into steel, rolling of steel bars, rails, &c., and loading same into railway wagons;*
(2) *Lamp trimmers trimming electric lamps;*
(3) *Blowing, hydraulic and mill enginemen producing blast for steel converters and pressure hydraulic plant for rolling steel bars.*

B 634. *Workmen employed by a firm of dyers and cleaners and engaged wholly or mainly in making movable dye vats, racks, counters, screens, showcases, &c., not being fittings of wood of a kind commonly forming part of the construction or decoration of buildings.* (But see A 1340.)

A 635. Workmen engaged wholly or mainly in repairing trolleys in dye works.

A 636. Workmen employed by a firm of manufacturers of bolts and nuts, joiners' cramps, vices, and other tools, steel drawers and iron-founders, and described as toolsetters.

B 637. *Workmen engaged in the manufacture of bolts, nuts, joiners' cramps, bench screws, vices, tube cutters and small screw lifting jacks.*

B 638. *Workmen employed by a firm of knife makers and grinders, and engaged in the work of making and grinding knives for envelope, label, brace and paper makers, and in making and grinding guillotine knives for printers, all being edge tools.*

B 639. *Workmen engaged—*
(1) *In making artificial stone or flags in cement concrete;*
(2) *In a warehouse supplying builders' materials;*
(3) *In the manufacture of crushed bricks, granite, slag, &c.* (But see A 1216.)

B 640. *Workmen engaged in melting steel by the crucible steel process.*

B 641. *Workmen engaged in casting in moulds terra cotta or artificial stone.* (But see A 1216.)

A 642. Workmen described as masons engaged in chipping and grinding terra cotta blocks for buildings.

A 643. Workmen engaged in fixing terra cotta blocks to buildings.

A 644. Workmen engaged in the work of installing pipes, &c., in buildings for acetylene gas.

B 645. *Workmen engaged in—*
(1) *Engraving lettering on lens mounts, and filling in letters;*
(2) *Assembling lens mounts and parts of same, and work connected therewith; fitting up, preparing for lacquering, and lacquering lens mounts, &c.;*
(3) *Turning parts of lens mounts, &c.*

B 646. *Workmen engaged in cutting tinplate sheets, notching, bending, clamping, soldering same, and generally making tin boxes.*

B 647. *Workmen engaged in—*
(1) *Cutting small dies for jewellery;*
(2) *Making small tools (not being machine tools) for same.* (But see A 1252.)
(3) *Stamping articles of jewellery.*

B 648. *Workmen engaged in making logs of boxwood and lignum vitæ.*

A 649. Ejector makers for sporting guns.

B 650. *Workmen employed in fixing revolving shutters on shops.*

A 651. Workmen assisting in the erection of ice-making and refrigerating machines.

B 652. *Workmen employed by timber and slate merchants, and engaged in—*
(1) *Converting timber or logs into planks, boards, and scantlings;*
(2) *Making posts and planks, pheasant coops and gates.*

B 653. *Workmen employed by timber merchants, and engaged in the work of handling, preparing, and creosoting telegraph poles and other timber.*

B 654. *Workmen employed by a canal company, and engaged in—*
(1) *The ordinary work of repairing the canal, its locks, bridges, tunnels, &c. (other than buildings or machinery);*
(2) *Cutting hedges, clearing ditches, &c., dam driving, pumping water, ice-breaking, &c.;*
(3) *Driving engines or pumps, navigating boats;*
(4) *Acting as lock-keepers, and assisting in leak stopping, &c.*

B 655. *Persons employed by a canal company, and engaged wholly or mainly in the work of repairing the coping and walls of quays or locks, or bridges crossing the canal.*

B 656. *Workmen engaged in the work of brush board cutters and shive turners.*

B 657. *Workmen employed by a mining company, and described as—*
Underground miners;
,, labourers;
,, timbermen;
,, pitmen;
,, hauliers, trammers, and fillers.

B 658. *Workmen engaged in—*
(1) *Generating and compressing acetylene gas;*
(2) *Filling cylinders, and making boxes to carry same.*

B 659. *Persons engaged in the manufacture of agricultural drainpipes.*

A 660. Iron moulders, coremakers, iron dressers, cupola men, moulders (machine) employed in an iron foundry, and engaged in the manufacture of cast iron hollow-ware, saucepans, kettles and pots.

B 661. *Persons engaged in the manufacture of portable apparatus for use in a gymnasium, such as vaulting horses, parallel bars, and similar articles.*

B 662. *Workmen employed by a firm of ironfounders, and engaged in work as painters and blackers of ranges at the works.*

A 663. Workmen employed in a printing machinery establishment—
(1) In punch cutting department, operating engraving machines;
(2) In matrix department, making matrices for Linotyye machines;
(3) In magazine escapement department, machine work and fitting and assembling;
(4) As testers and examiners, if employed wholly or mainly by way of manual labour;
(5) As operators on punching, cutting off, grinding machines and on special machines cutting channels in brass plates;
(6) As hardeners.

B 664. *Workmen engaged in the work of making, piecing and repairing machinery belting of leather, cotton, hemp or other material other than those employed in an establishment or shop in which is being carried on any of the trades described in the Sixth Schedule to the National Insurance Act,* 1911.

B 665. *Workmen employed by a firm of weighing machine, and gas and petrol engine makers, and engaged in the manufacture of small scales for use by retail traders.*

B 666. *Workmen employed by a firm of artistic founders, and engaged in casting in bronze statues, statuettes and other bronze work connected with art.*

B 667. *Workmen who are employed—*
(1) *In trimming the rough edges of glass sheets as they come out of the annealing oven, and cutting out defective portions;*

(2) *Cutting glass to the size which glaziers will require, but not employed in fixing glass in windows.* (See A 1270.)

B 668. *Workmen engaged in making and assembling metal parts of sparkling plugs with porcelain and other insulators.*

B 669. *Workmen engaged in hooping and finishing barrels for herrings.*

B 670. *Workmen employed by Harbour Commissioners, and engaged wholly or mainly in the ordinary upkeep and repair of the harbour and docks (including wharves, roads, railways and appliances, but excluding buildings, machinery, ships, boats or other craft).*

A 671. Workmen employed by Harbour Commissioners, and engaged wholly or mainly in—

(1) The construction of a new dock;

(2) The construction, alteration, repair, decoration or demolition of buildings;

(3) The construction or repair of machinery;

(4) The construction, alteration, repair or decoration of ships, boats or other craft (not being usually members of a ship's crew).

A 672. Workmen employed in a buckle factory, and described as—

(1) Machinists engaged wholly or mainly in making tools for hand and power presses for use in making braces and belts;

(2) Toolmakers, fitting and preparing same;

(3) Toolmakers, making tools for the production of wire articles.

B 673. *Workmen employed by a firm of salt manufacturers, and engaged wholly or mainly as labourers working in connection with the manufacture of salt in loading and unloading salt, coal, removing cinders, and cleaning up.*

A 674. Workmen employed by a firm of salt manufacturers, and engaged wholly or mainly in repairing wagons.

A 675. Workmen employed by a firm of alkali manufacturers, and engaged as block or fall men, lifting and taking down the heavy part of machinery, and otherwise preparing erections for fitters and their labourers.

B 676. *Workmen employed by a firm of timber merchants and sawmillers as raftsmen bringing timber down the river to the sawmills.*

A 677. Workmen employed by a firm of timber merchants and manufacturers, and engaged wholly or mainly in—

(1) Converting any kind of timber into machined wood, sawn or shaped for the use of wheelwrights, builders or others in carrying on insured trades mentioned in the Sixth Schedule of the National Insurance Act, 1911;

(2) Repairing vehicles of the firm;

(3) Sawing wood for use in production of doors and windows;

(4) The manufacture of wood mouldings intended for use of insured trades;

(5) Working machines planing up wood for use in insured trades;

(6) Manufacture of doors for buildings, ships or vehicles;

(7) Preparing wood for joiners for use of insured trades;

(8) Making up for insured trades wood prepared by the joinery machinists;

(9) Assisting generally in work necessary to the carrying on of saw-milling and manufacturing industries which are principally of the kinds mentioned above (shop and yard labourers, enginemen and stokers).

B 678. *Workmen employed by a firm of timber merchants and manufacturers, and engaged wholly or mainly in—*

(1) *Converting timber of any kind into wood sawn or shaped or planed for sale to, and for use of, cabinet makers, brush makers, or for use of other non-insured trades;*

(2) *Sawing and cross-cutting wood for parquet floor blocks.* (But see A 1278.)

(3) *Making troughs, ladders and other similar movable articles for farmers.*

A 679. Workmen employed by a cable and construction company in their mechanical engineering shop, and engaged in the manufacture and assembling of parts of electrical distribution appliances such as feeder boxes and pillars, joint boxes, network boxes, service boxes, &c.

B 680. *Workmen described as spool turners, making wooden spools for sewing cotton.*

B 681. *Workmen employed by a firm of landscape gardeners, and engaged in laying out gardens, forming lawns and paths, preparing and planting.*

B 682. *A workman described as a fence fixer, and engaged in fixing fences round buildings, public parks; hanging gates, &c.* (But see A 1211.)

A 683. Workmen engaged wholly or mainly in making and fixing shop fronts of wood and glass.

B 684. *Workmen employed by a firm of safe makers, and engaged in repairing safes, delivering and removing same.*

A 685. Workmen engaged wholly or mainly in making agricultural buildings, such as loose boxes, hay sheds, fold yard roofs, piggeries, &c.

B 686. *Carpenters and joiners employed at steel and tinplate works, engaged wholly or mainly in keeping in order barrows and trolleys, and not engaged on buildings.*

B 687. *Workmen employed by the General Post Office as wood machinists, and engaged in making arms for telegraph and telephone poles, telephone cabinets, casing and cover for electric light wires, cabinet work for telephones, packing cases, &c.*

B 688. *Persons employed in the manufacture of damp course materials, and not engaged in laying same.*

B 689. *Workmen employed by a firm of rock and water garden specialists, and engaged in making rock gardens, miniature pools, caves, streams, &c., not being buildings or works of construction within the meaning of the Sixth Schedule of the National Insurance Act, 1911.*

B 690. *A workman engaged in making railings and gates.*

A 691. Workmen engaged in the manufacture of free wheel clutches for cycles and motor cycles.

B. 692. *Workmen not employed in an ironfoundry, who are engaged—*

(1) *In carding boot protectors, including male and female workers, forewomen and unindentured apprentices.*

(2) *In dressing brass patterns.*

(3) *As night watchmen, packers, sorters.*

B 693. *Workmen engaged in making and fitting steel wire brushes.*

A 694. Workmen engaged in fixing into buildings sprinkler installations for fire prevention and extinction.

A 695. Persons described as electrical wiremen, and engaged in installing electric light or bells on ships.

B 696. *Persons engaged in smelting refractory ores by electricity.*

B 697. *Workmen employed by Drainage Commissioners, and engaged wholly or mainly in—*

(1) *Cleaning water courses and repairing same.*

(2) *Repairing shafts and underground water levels.*

B 698. *Workmen engaged wholly or mainly in putting in and taking out tools for making tin boxes, and not engaged wholly or mainly in making or repairing tools.*

A 699. Workmen engaged wholly or mainly in making, including painting—
(1) Agricultural and garden machinery.
(2) Agricultural implements, whether worked or drawn by horse or mechanical power.
(3) Hand machines, such as chaffcutters, &c.

B 700. *Workmen engaged wholly or mainly in making simple agricultural or garden implements, such as rakes, scythes, hoes, spades, and other similar implements, not being covered by decisions with regard to ironfounding.*

B 701. *Workmen described as newspaper stereotypers, and engaged in casting plates for use on newspaper printing machines.*

A 702. Workmen engaged wholly or mainly as linotype mechanics in keeping in good order an installation of linotype type setting machines.

A 703. A workman employed by a shipbuilding company, and engaged in shafting hammers for the works, and making boxes for the riveters connected with the works.

A 704. Workmen engaged wholly or mainly in the construction, repair or decoration of boats, punts or canoes.

B 705. *Workmen employed by a caterer of pleasure boats, and engaged wholly or mainly in letting or rowing out boats.*

A 706. Workmen engaged wholly or mainly in making and erecting portable and permanent greenhouses, glasshouses, vineries, &c., wood and iron portable and permanent buildings, including the sawmilling and machine woodwork carried on in connection therewith (*but excluding the making or erecting of portable dog kennels and poultry appliances*).

B 707. *Workmen engaged in the work of making and fixing turret clocks.*

A 708. Workmen engaged wholly or mainly—
(1) In making wicker and cane basket bodies for use on invalid carriage frames.
(2) In making wicker and cane bodies for use on side-car chassis.
(3) As fitters of wood and ironwork for above-mentioned basket bodies and side-cars.
(4) As blacksmiths and strikers making fittings and frames for invalid carriages and parcel basket handcarts.

B 709. *Workmen employed wholly or mainly in making general household baskets, skips and hampers.*

A 710. Workmen engaged wholly or mainly in the preparation and erection of pulpits, reredoses, fonts, which are fixed to the buildings.

B 711. *Workmen described as gas stokers, employed during most of the year as stokers at a gas works, and part of the year as labourers in the works and yard, assisting in the overhauling, cleaning and repairing of plant and apparatus, provided they are not employed wholly or mainly on repairs to buildings or machinery.*

A 712. Workmen employed by a firm of manufacturers of colliery trams, and engaged in the manufacture of iron, steel, or wooden coal trams or tubs for use underground in coal mines.

B 713. *Workmen engaged wholly or mainly as moulders, casting clay models for stone carvers and sculptors, and not employed wholly or mainly on buildings.*

A 714. Workmen engaged wholly or mainly as masons, machinists, marble polishers, labourers, sawyers and letter cutters on stone work in connection with buildings, or in fixing such stonework to buildings, and not engaged wholly or mainly in the preparation or dressing of stone for monuments of a simple character, such as are ordinarily found in cemeteries, or for mural tablets, or in fixing such monumental stone or tablets to buildings.

A 715. Workmen employed by a firm of brewers' and distillers' engineers, and engaged wholly or mainly as coppersmiths in the manufacture and repair of machinery, including copper vessels and pipes connected therewith.

A 716. Workmen engaged in making gyroscopes and other apparatus for use in torpedoes.

B 717. *Workmen engaged in the construction of wooden vats for brewers.*

B 718. *Workmen engaged in making wood articles, candles, brass and silver work for church use (not being iron-founding).*

B 719. *Persons employed in the manufacture of billiard tables, fittings and accessories, including the manufacture of gas and electric fittings for same, but not including the installation of gas and electric light in billiard rooms.*

A 720. Workmen engaged wholly or mainly in—
(1) Making, including painting, farm water carts.
(2) Repairing farm machinery, &c.

B 721. *Workmen employed by a firm of linoleum manufacturers, and engaged in the work of:—*
(1) *Block cutters, preparing blocks for printing linoleum;*
(2) *Brass finishers and stencil cutters, preparing brass moulds and zinc stencil plates used in the manufacture of linoleum.*

B 722. *Workmen engaged wholly or mainly as:—*
(1) *Brick dressers, dressing old bricks, and concrete breakers, and not engaged in the trade of building or construction of works;*
(2) *Can boilers, supplying hot water for operatives engaged in insured trades?*

B 723. *Workmen employed by builders and contractors, and described as:—*
(1) *Draughtsmen;*
(2) *Resident caretakers at builder's yard;*
(3) *Timekeepers;*
(4) *Watchmen;*
(5) *Charwomen.*

B 724. *Workmen employed by manufacturers of brass and copper sheets, tubes, wire, &c., and engaged wholly or mainly in the repair of furnaces for heating metal.*

A 725. Workmen employed by builders and contractors, who are engaged in building or construction of works, and who may be *incidentally* employed as—
(1) Brick dressers, engaged in dressing old bricks.
(2) Concrete breakers.
(3) Can boilers, engaged in boiling water for operatives.

B 726. *Workmen employed in making or repairing electrical manufactures for torsion meters and other light instrument work.*

B 727. *Workmen employed by a firm of electrical and general engineers, wholly or mainly in making movable electrical cooking and heating apparatus.*

A 728. Workmen employed by a firm of electrical and general engineers, and engaged wholly or mainly—
(1) In the manufacture of transformers (excluding the coil winding).
(2) As toolsmiths, toolmakers.

A 729. Workmen engaged wholly or mainly in making ventilator cowls for ships.

B 730. *A workman described as a scientific instrument maker, and engaged in assembling electrical measuring, testing and recording instruments.*

A 731. A workman employed in a mechanical engineering establishment, wholly or mainly by way of labour, as a tester of water meters and other hydraulic fittings.

B 732. *Workmen employed in an iron and steel works, and wholly or mainly engaged in making tools for puddlers and mill-men.*

B 733. *Persons engaged wholly or mainly in the manufacture of wooden barrows.*

B 734. *Workmen employed by a town council, and engaged wholly or mainly in painting park seats, gymnastic apparatus, lamp columns, street orderly bins, &c., and cleaning windows.*

B 735. *Workmen employed by salt manufacturers, and described as* :—
(1) *Workmen engaged in the repair of salt pans or vats;*
(2) *Joiners and sawyers, making salt moulds and tools to be used in making salt of various kinds;*
(3) *Workmen engaged in making and repairing railway wagon sheets and tarpaulins.*

A 736. Workmen employed by a Town Council, and engaged wholly or mainly in painting water vans, scavenging and slop carts and other vehicles, or in painting buildings.

B 737. *Workmen engaged wholly or mainly in the manufacture of stained glass for windows and for cabinet makers' work.* (But see A 1270.)

B 738. *Workmen engaged in laying asphalte or tarred macadam on the yards of, and the paths leading to, buildings.* (But see A 1234.)

A 739. Workmen engaged wholly or mainly in dressing, machining and painting axle boxes, axle box fittings and bearings.

A 740. Workmen engaged in building upon the site constructional work, such as fire escape staircases, fireproof doors, iron roof works, switchboard galleries for electric stations, &c., and the preparation of the material for such on site or in a constructional yard or shop.

B 741. *Joiners making tool chests and varnished cases for small tools, such as stocks, dies, &c.*

A 742. Workmen employed by a firm of bifurcated rivet manufacturers, and described as toolmakers.

B 743. *Workmen engaged in making the parts of fire extinguishers, putting them together, and finishing them.*

A 744. Workmen engaged on electro welding repairs to steam boilers, steel castings and other iron and steel structures, being mainly repairs to boilers of steam vessels.

A 745. Workmen engaged wholly or mainly in repairing locks in and about railway station buildings.

A 746. Brass founders and other brass workers engaged wholly or mainly in the casting and machining of brass trolley wheels for tram cars.

B 747. *Workmen employed by a firm of cement manufacturers, and engaged in repairing rotary and other kilns used in the manufacture of cement (not being buildings).*

B 748. *Workmen employed by a local authority, and engaged wholly or mainly in repairing the furnaces of refuse destructors.*

A 749. All classes of labourers in factories and workshops or in yards or stores immediately connected therewith, when the aforesaid factories or workshops are wholly or mainly engaged in carrying on any of the trades set out in Schedule VI. of the National Insurance Act, 1911.
This decision supersedes all previous decisions in so far as they conflict with it, and covers such workmen as packers, window cleaners and storekeepers' labourers.

A 750. Workmen engaged wholly or mainly in connection with insured trades, and described as—
Markers off.
Working chargemen.
"*Workmen*" employed as inspectors, gaugers, viewers.

A 751. Workmen employed in shipbuilding yards, and engaged in the work of—

Liners off and loftsmen.
Ships' model makers.

B 752. *Persons engaged in making bricks by hand or machinery, and burn same in chamber kilns.*

B 753. *Workmen employed on an estate, and engaged as woodmen in planting and felling trees, cleaning ditches and waterways, and pruning and planting hedges, erecting and taking down wire fences, making duck ponds, &c., repairing drives, walks, &c.*

A 754. Workmen engaged in grinding and corrugating rolls used in flour mills, chocolate factories, &c., and in regrinding and recorrugating such rolls.

B 755. *Workmen employed by a firm of ironfounders, and engaged in porcelain enamelling on baths and other castings at the works (except in so far as any part of the work may be covered by decisions re iron-founding).*

B 756. *Workmen employed by a firm of electroplaters, and engaged wholly or mainly in the work of electroplating, enamelling and lacquering miscellaneous metal goods.*

B 757. *Workmen employed by a railway company, and engaged in erecting telegraph poles and wires, being chiefly for the purpose of maintenance and renewals.*

B 758. *Workmen engaged as furnacemen, quartzglass cutters, quartzglass grinders, quartzglass blowpipe workers, storekeepers, packers, clerks and general labourers in the manufacture of pure fused silica ware.*

B 759. *Workmen engaged in making:—*

(1) *Brass moulds in the manufacture of teeth;*
(2) *Cabinets and chair parts for dentists;*
(3) *Instruments for dental purposes;*
(4) *Dental chairs (no casting);*
(5) *Instruments and electrical appliances for dentists;*
(6) *Springs and screws in precious metal, &c.*

B 760. *Workmen engaged in making electrically welded chain by machinery, mainly for pulley blocks.*

A 761. Workmen employed by a firm of hollowware, iron and tinplate and copper workers, and engaged in work as toolmakers and tool-setters.

B 762. *Workmen engaged in making, assembling, installing and maintaining instruments for sending or receiving sounds under water.*

B 763. *A workman engaged in scraping, painting, stencilling, fastening grummets, fixing augmenting strips, in connection with the filling of explosives.*

B 764. *Workmen engaged in the work of type roller casting in compo.*

A 765. Workmen employed by a firm of electrical engineers, and engaged on work as—

Armature disc notchers.
Armature disc stampers.
Core builders.

A 766. Workmen employed wholly or mainly in boat building, as builders, painters, carpenters, blacksmiths, sawyers, and woodworking machinists, oar and scull makers.

B 767. *Workmen engaged in making small carpet sweepers.*

A 768. Workmen engaged in blocking, teeing, pressing, spoke bending, wheel bossing and dressing, and as crane drivers and labourers, all being engaged in the work of making wheel centres, and putting on tyres for railway wagons.

A 770. Workmen employed by a firm of truck builders, and engaged wholly or mainly in making small hand trucks and hand carts.

B 771. *Workmen engaged wholly or mainly in :—*
(1) *Woodwork in connection with the manufacture of addressing machines, including metal address plates used therein ;*
(2) *Producing plates for use in addressing machines.*

A 772. Workmen engaged in French polishing railway carriage fittings, and general upholstering of same.

B 773. *Workmen employed by a steamship company, and engaged in :—*
(1) *Making and repairing—*
(a) *Ships' binnacles and binnacle lamps ;*
(b) *Ships' compasses ;*
(c) *Nautical instruments ;*
(2) *Swinging steamers in the river for the deviation and correction of compass error.*

B 774. *Workmen engaged wholly or mainly as painters, painting street lanterns and steel bookstacks.*

B 775. *Persons engaged in making domestic woodware, such as clothes horses, housemaids' boxes, or kitchen steps.*

A 776. Workmen employed in the manufacture of copper rollers for use in printing and engraving works (turning and polishing, hammering and piercing).

B 777. *Workmen employed by a firm of china clay merchants, and engaged in the work of :—*
(1) *Unloading from railway trucks stoneware, iron pipes, &c. ;*
(2) *Engine drivers, shunters, cleaners and checkers ;*
(3) *Packers on railway ;*
(4) *Raising stone in granite quarry ;*
(5) *Removing overburden of clay ;*
(6) *Cutting small leats on moors for conveyance of water, not being works of construction ;*
(7) *Shaft sinking for china clay production ;*
(8) *Hedging and general carting ;*
(9) *Sharpening picks for quarry and claywork men ;*
(10) *Making pick shafts, and sawing wood for micas for refining the clay.*

B 778. *Persons engaged in melting and refining type-metals for the printing trade.*

B 779. *Workmen engaged in :—*
(a) *Running gas services from the main to the consumers' meter ;*
(b) *Fixing gas meters in houses.*

A 780. Workmen engaged wholly or mainly in the manufacture and assembling of parts of lever spring suspensions and premier shock absorbers, except in so far as the workmen are covered by decision 9 relating to the making of springs.

A 781. Workmen engaged wholly or mainly in laying wood block flooring in a building.

B 782. *Workmen engaged wholly or mainly in :—*
(1) *Cleaning and making small counter scales for use by retail traders in customers' shops ;*
(2) *Cleaning and adjusting weights.*

A 784. Workmen employed in factories or workshops, and engaged wholly or mainly in the work of—
(1) Electro-plating cycles or other vehicles or parts thereof.
(2) Enamelling
(3) Lining do. do.

B 785. *Workmen employed in the tramways department of a county council, and engaged in the work of inspecting material for tramway service.*

A 786. Workmen employed by an electric light and traction company, and engaged in the work of repairs to boilers, dismantling same for inspection, and in repairs to engines in a power station.

A 787. Workmen engaged in the manufacture of—
(1) Cycle forks, back rails and chain stays.
(2) Wood, wire and steel wheels and steel rims for motor cars and lorries (including painting, enamelling, nickeling and brassing parts of wheels). (*See* A 1321.)

A 788. Workmen described as enamellers or japanners, and engaged in the work of coating—
(1) Typewriter parts.
(2) Cycle frames, forks and wheels.

A 789. Persons engaged in repairing controllers on tramcars.

A 790. Workmen engaged wholly or mainly in making sheet metal work for motor cars, such as petrol tanks, hoods, guards, silencers, &c.

A 791. Workmen employed by a firm of rim benders, and engaged in the work of bending and circling motor car rims, filing up and polishing.

B 792. *Workmen employed by a firm of clock makers, and engaged in the work of clockcase makers, movement makers and French polishers.*

B 793. *Workmen engaged in making brass band instruments.*

B 794. *Workmen engaged in screwing, turning, boring, enamelling, and boxing conduit fittings for electrical wiring.*

B 796. *Persons engaged wholly or mainly in cutting veneers and making panels which are chiefly for use in the cabinetmaking trade.*

B 797. *Persons employed in lacemaking factories as—*
(1) *Lace curtain machine inside hands;*
(2) *Foremen lace machine adjusters.*

A 798. Workmen engaged in cutting, glazing or fixing lead lights in connection with buildings, ships, or vehicles.

B 799. *Workmen engaged in—*
(1) *Painting, staining, cementing lead lights, in connection with buildings, ships or vehicles;*
(2) *Embossing, brilliant cutting, bevelling, silvering and gilding glass.* (But see A 1270.)

A 800. Workmen engaged in :—
(1) Manufacturing wood wheels;
(2) Bending shafts, wings, car sides, motor panels.

A 801. Workmen employed by an iron and steel company, and described as joiners, fitters and labourers who are engaged in turning rolls for mills, turning hammers and anvils, turning and fitting material for the machinery in the forge.

B 802. *Workmen engaged wholly or mainly in general repairs to removable gas cookers, gas fires, gas fittings other than pipes in customers' houses.*

A 803. Workmen employed in a mechanical engineering establishment, and engaged in :—
(1) Making and repairing leather driving belts and leather hose pipes;
(2) Repairing and testing chains, all being for use in the work of the establishment.

B 804. *Workmen engaged in making—*
(1) *Compositors' type cases;*
(2) *Composing frames;*
(3) *Imposing surface stands, and other similar articles of wood used by printers, and not being machinery.*

B 805. *Workmen employed as ebonite and vulcanised fibre workers making insulating parts for the electrical trade.*

B 806. *Workmen employed by a firm of sand and ballast pit owners, and engaged in digging ballast, and screening same.*

B 807. *Workmen engaged in :—*
(1) *Roasting zinc ore for the elimination of sulphur.*
(2) *Smelting or distillation of zinc ore for spelter.*

A 808. Persons engaged in the manufacture of mechanical driving chains and chain gearing.

A 809 Workmen employed by a firm of motor wheel makers and tyresmiths, and engaged in the work of :—
(1) Assembling machined wood for wheels ;
(2) Wood machinists ;
(3) Cleaners of wood motor wheels and lead colourers ;
(4) Blacksmith doing iron tyreing and pressing on rubbers ;
(5) Labourers.

B 810. *Workmen engaged in making and repairing wooden articles such as wooden guards for washing machines, label boxes, crates and cases.*

B 811. *Workmen employed by river conservators on dredgers, tugs, barges, hoppers or launches, and engaged wholly or mainly in work the primary purpose of which is the maintenance of the river channels.*

A 812. Workmen employed by river conservators, and engaged wholly or mainly in :—
(1) Driving machinery for the mechanical engineering establishment, and otherwise working in that establishment ;
(2) Driving cranes at the works for unloading and loading material to be used in connection with the carrying on of any trades set out in Schedule VI. of the National Insurance Act, 1911.

B 813. *Workmen employed by a firm of knife-cleaning machine and coffee mill manufacturers, and engaged :—*
(1) *In assembling and fitting up metal work for household knife cleaners, mincing machines and coffee mills.* (But see B 1257) ;
(2) *In assembling and fitting up wood, iron and leather domestic rotary knife cleaners ;*
(3) *As japanners.*

B 814. *Workmen engaged in making light sheet metal pumps.*

A 815. A workman engaged in mixing paint, and delivering same to painters on the job, and acting as a plumber and painters' labourer.

B 816. *Workmen engaged in the salvage of ships and cargoes, and all descriptions of labour incidental thereto.*

B 817. *A workman engaged in preparing steel dies for medallists, hardening and stamping from them in various metals.*

B 818. *Workmen employed by a firm of ship owners, and engaged wholly or mainly in :—*
(1) *Attending donkey engine on steamer and discharging cargo ;*
(2) *Clearing engine room, receiving stores ;*
(3) *Attending to shifting of vessels, to gangways for disembarking passengers and other similar work.*

B 819. *Workmen employed by a cab company, and engaged wholly or mainly in the work of removing and replacing rubber tyres of motor cabs.*

B 820. *Workmen engaged wholly or mainly :—*
(1) *In finishing up and putting together the parts of hand presses for embossing addresses on paper, &c. ;*
(2) *In striking copper counterparts from the engraved die, and fitting same to the above presses.*

A 821. Workmen engaged wholly or mainly in making, shaping, &c., sheet metal panels for motor car bodies.

B 822. *Workpeople engaged wholly or mainly in making indexes and clockwork for water meters.*

B 823. *Workmen engaged in the manufacture and erection of boxes for fixing on outside sun blinds.*

A 824. Bricklayers and their mates or assistants (commonly called "grate fixers") who fix grates and kitchen ranges, and fill in their time making repairs to house property.

B 825. *Workmen engaged in the work of well sinking and artesian well boring, and in the equipment by such well borers of temporary test pumping plant.*

A 826. Workmen engaged in making and fixing deep well machinery, engines, windmills, machine pumps and other mechanical appliances for raising water from the ground.

B 827. *Workmen employed by a railway company, and engaged in :—*
(1) *Preparing signal posts wholly or mainly for purposes of maintenance ;*
(2) *Repairing station barrows, furniture, axes, hammer shafts, brake sticks, &c.*

B 828. *Workmen employed as makers of wooden brick moulds.*

B 829. *Tinsmiths and japanners making hand chemical fire extinguishers and fire buckets.*

B 830. *Workmen employed in connecting and disconnecting pipes in general work connected with stills for motor spirit and oils.*

B 831. *Workmen engaged wholly or mainly in the work of :—*
(1) *Tent, sail, flag and cover makers ;*
(2) *Tent erectors and labourers.*

B 832. *Workmen engaged in the making of magneto electric cycle lamps.*

B 833. *Workmen employed in the manufacture of asbestos jointless floor-covering.*

B 834. *Workmen employed in the manufacture of cement.*

B 836. *Workmen engaged in filling explosives into fuses for artillery shells, and filling explosives into port-fires.*

B 837. *Workmen engaged in the manufacture of cast-iron radiators for household purposes, other than those covered by the decisions relating to ironfounding.*

A 838. (1) Hose mounters engaged in fitting india rubber hoses to iron unions for use as couplings between railway carriages ;
(2) Youths engaged in the making of Rocker joint chain used for power transmission.

B 839. *Workmen employed by a firm of harness furniture manufacturers, and engaged wholly or mainly in barrelling brass nickel buckles and general harness furniture.*

B 840. *Workmen employed wholly or mainly as linotype operators or their assistants.*

A 841. Workmen engaged wholly or mainly in the upkeep and maintenance of linotype machines.

B 842. *Workmen engaged in fitting together the castings which form moulds for artificial teeth.*

B 843. *Persons employed in theatres or music halls, and described as :—*
(1) *Stage carpenters and their assistants, not engaged in construction or repair of buildings ;*
(2) *Stage electricians and their assistants, not engaged in wiring buildings or other work of a permanent character.* (See A 1351.)

B 844. *Persons engaged wholly or mainly in sharpening tools used by masons and sculptors.*

B 845. *Workmen engaged in the manufacture of electrical signs.*

B 846. *Persons employed by a firm of wood-wool makers, and engaged in grinding cutters for wood-wool making machines, and assisting generally in the manufacture of wood-wool.*

B 847. *Rail bank workmen employed in connection with rolling mills, and engaged in straightening, drilling, planing and dressing, cutting, loading and discharging rolled rails.*

B 848. *Workmen engaged wholly or mainly in making music stands, filing devices and similar articles, and not engaged in ironfounding.*

B 849. *Workmen engaged in making spare rims for motors, called Stepney wheels.*

A 850. Labourers employed as raftsmen to signal in connection with the testing of torpedoes.

B 851. *Coxswains and drivers of motor boats engaged in bringing back torpedoes after trial testing.*

A 853. Wheelwrights, carpenters, smiths, fitters or other workmen, including unskilled labourers, engaged wholly or mainly in the construction, decoration or repair of vehicles in connection with businesses other than those included under the trades specified in Schedule VI. of the National Insurance Act, 1911.

A 854. Electricians and assistants engaged wholly or mainly in the installation, upkeep and repair of electrical machinery (including conductors), electrical wiring for power, light or bells in factories, workshops or other buildings in connection with businesses other than those included under the trades specified in Schedule VI. of the National Insurance Act, 1911.

B 855. *Switchboard attendants or other workmen engaged wholly or mainly in minding, tenting or driving electrical machinery in connection with businesses other than those included under the trades specified in Schedule VI. of the National Insurance Act*, 1911, *and not engaged wholly or mainly in the upkeep and repair of electrical machinery and conductors.*

A 856. Workmen engaged wholly or mainly in the installation or in the upkeep and repair of hot-water and steam pipes, ventilating systems or permanent gas-piping in buildings in connection with businesses other than those included under the trades specified in Schedule VI. of the National Insurance Act, 1911.

B 857. *Workmen engaged in the manufacture of cricket stumps, croquet implements, tennis presses, tennis poles, lawn bowls, Indian clubs, dumb-bells, and billiard table legs, by means of circular saws, turning lathes and planing and moulding machines.*

B 858. *Workmen engaged wholly or mainly in the work of:—*
(1) *Making and painting garden seats, tables, pergolas, trellises, tubs and other garden furniture;*
(2) *Making treillage for use on walls.*

B 859. *Workshop instructors in technical institutes in connection with any insured trades, who engage in manual labour incidentally to the giving of instruction.*

A 860. Workmen engaged in scaling pontoons.

B 861. *Workmen employed by a firm of tube manufacturers, and engaged in the welded pipe industry in the work of drilling, cutting, &c., iron and steel pipes, and making, &c., and welding on flanges of the same.*

A 862. Workmen, not being usually members of a ship's crew, engaged in scraping, cleaning and painting ships when undergoing Board of Trade survey.

A 863. Workmen employed by manufacturers of safety boiler mountings and high-pressure steam valves, and engaged:—
(*a*) in testing with hydraulic pressure (1) rough castings in gun-metal or other copper alloys, iron and steel, (2) machined castings in all the above-mentioned metals, and (3) articles in all the above-mentioned metals finished and fitted up ready for sale; and
(*b*) in testing with steam pressure iron, steel and gun-metal articles finished and fitted up ready for sale.

B 864. *Patternmakers working in lead or brass in connection with the manufacture of fenders.*

B 865. *Workmen engaged in the manufacture of gas testing apparatus, or in testing and fitting incandescent gas burners, except in so far as same is covered by decisions relating to ironfounding.*

B 866. *Workmen engaged in boring holes to prove the existence or non-existence of coal or other minerals.*

B 867. *Workmen described as casual labourers who are not employed in factories or workshops or in yards and stores connected therewith, but who are engaged wholly or mainly in unloading barges of timber and carrying it on to the timber stacks in the yard.*

A 868. Machinemen, planers, rippers, borers, grinders, patternmakers employed in connection with the manufacture of armour plates.

A 869. Workmen engaged in the construction, reconstruction or alteration of steel works plant.

A 870. Boilermakers and labourers engaged wholly or mainly in repair of boilers in connection with steel works or other businesses, whether such businesses are among those specified in Schedule VI. of the National Insurance Act, 1911, or not.

This decision is intended to make it clear that decision 464 in Vol. I. of decisions given by the Umpire, does not cover the repair of steam boilers.

A 871. Bricklayers and labourers engaged wholly or mainly in repair of boiler-settings in connection with steel works or other businesses, whether such businesses are among those specified in Schedule VI. of the National Insurance Act, 1911, or not.

This decision is intended to make it clear that decision 464 in Vol. I. of decisions given by the Umpire, does not cover the repair of steam boiler-settings.

A 872. A workman engaged wholly or mainly in the work of turning warpers' beams and loom beams of wood and iron.

B 873. *Workmen engaged in feeding power-driven washer-cutting machines with steel plates.*

B 874. *Workmen engaged wholly or mainly in making wrought iron domestic utensils, such as curbs, meat safes, fire irons and saucepans.*

B 875. *Workmen engaged in the work of making brass, gun-metal, &c., sanitary fittings for closets, cisterns, &c.*

A 876. Workmen employed by a firm of motor car manufacturers, and described as inspectors or viewers engaged in testing for defects, and in measuring with micrometers and other instruments for accuracy.

A 877. Workmen engaged wholly or mainly in dry-docking ships and other craft for the purpose of inspection and repair where repair may be found necessary.

A 878. Workmen engaged in turning tyres, axles and wheels.

B 879. *Workmen engaged in the manufacture of gramophones, cabinets for gramophones, gramophone records or packing cases for them.*

A 880. Typewriter mechanics, engaged in such work as filing, drilling and tapping, riveting, turning, soldering and general overhauling of typewriter mechanism.

A 881. Workmen engaged in guillotine cutting, punch-press stamping and turning of brass work for electrical motor brushes for dynamos.

B 882. *Workmen described as thatchers and thatchers' mates, and engaged wholly or mainly in thatching hay, corn or other stacks.*

A 883. Workmen described as thatchers and thatchers' mates, and engaged wholly or mainly in thatching houses, barns and other buildings, and not employed mainly in thatching hay, corn or other stacks.

B 884. *Workmen engaged wholly or mainly in fitting and screwing advertisement plates, boards, &c. to omnibuses and like vehicles.*

B 885. *Workmen engaged in attending automatic machines for welding wire together to form the reinforcement for concrete.*

B 886. *Workmen engaged in making endless wires for attaching the outer covers to the rims of cycles.*

B 887. *Workmen employed by a firm of type founders, and described as justifiers engaged in:—*
(1) *The rectification of small pieces of copper, bronze or nickel in relation to the mould cavity electrotyped or struck therein;*
(2) *The preparation of sketches, drawings, moulds in wax, models or formers in Portland cement, and the operating of reproducing machines in connection therewith.*

A 888. Workmen engaged in the manufacture of automatic weighing machines for flour, sugar and cocoa, and described as tinmen, fitters-up of machines, electric switch and contact makers, testers and machine hands.

B 889. *Workmen engaged in making and running anti-friction metal into ingots, and in making and casting into ingots ferro-aluminium, &c.*

A 890. Workmen engaged in lining shells and bushes with anti-friction metal.

B 891. *A workman employed by a firm of architectural modellers, and engaged in modelling in clay for decoration of buildings, and for stone and wood carving.*

B 892. *Workmen engaged in the manufacture of incubators and brooders for poultry-rearing.*

A 893. Workmen engaged in the application of various materials used for non-conducting work in connection with refrigerating plants in buildings or ships.

A 894. Workmen engaged wholly or mainly in casing doors, hanging windows, boarding ceilings.

A 895. Workmen engaged in making fireproof doors.

A 897. Workmen engaged in turning off copper rollers, dies and mills in lathe by motive power. (But see B 1200.)

A 898. Toolmakers engaged in making, or in the upkeep and maintenance of, metal perforating presses, or in making punches and tools used in the manufacture of dustbins, tanks, cylinders, cisterns, &c.
Note.—Decision 119 (9) relates only to punches for small articles of the kind mentioned in that decision.

B 899. *Workmen engaged in making or fixing glass, wood, electric, and wood letter signs, stall plates, &c.*

A 900. Workmen employed by a firm of mining tool manufacturers, and engaged wholly or mainly—
(1) In case-hardening steel for hand boring and power machinery and tools;
(2) In grinding parts of hand boring and power drills;
(3) In moulding and casting pick heads;
(4) As blacksmiths, stampers, their strikers and pickers, making parts of hand and power boring tools and machinery;
(5) As planers;
(6) As labourers;
(7) In assisting at annealing furnaces;
(8) As engine tenters, and working gas producing plant;
(9) In filing pick blades and parts for hand boring machines and tools.

B 901. *Workmen engaged in the manufacture of cycle tubes as follows:—*
(1) *Cutting up sheet steel into strips on guillotine;*
(2) *Grinding the edges of strips;*
(3) *Stamping the strips into a round section;*
(4) *Charging the seam on the tube;*
(5) *Brazing the joint;*

(6) *Polishing to remove the joint surplus solder;*
(7) *Stamping into sections;*
(8) *Flattening ends, cutting and slotting.* (But see A 1321.)

A 902. Workmen employed by a firm of cart and carriage axle makers, and engaged as:—
(1) Axle nut and washer drop forgers, cap screwers, turners, and casters;
(2) Axle box screwers, turners, lappers;
(3) Axle setters, turners, pinners, hardeners, grinders, polishers, assemblers and fitters;
(4) Labourers.

B 903. *Workmen engaged in grinding knives used in connection with tobacco-cutting and cigarette-making machines.*

A 904. Workmen employed by a firm of automobile engineers both to drive motor cars for the purpose of testing them, and to repair and adjust the machinery.

A 905. A workman engaged wholly or mainly in repairing guns, rifles and revolvers.

B 906. *A workman engaged in repairing mechanical toys, and in stock and general toy repairs.*

B 907. (1) *Art metal workers engaged in producing artistic wrought metal, such as electric fittings, stove fronts, and repoussé silver, copper and brass work;*
(2) *Packers of artistic wrought metal.*

A 908. Workmen employed in case-hardening parts of the products of a mechanical engineering establishment, and in respect of sweaters employed in a mechanical engineering establishment soldering together metal parts with use of blowpipes.

A 909. Workmen engaged in building up from sections on the site constructional steel work for wireless telegraphy aerial supports such as cylindrical poles and lattice structures.

B 910. *Workmen employed by a firm of boot tree manufacturers, and engaged:—*
(1) *In making and polishing boot lasts;*
(2) *As lads riding cycle carriers.*

A 911. Workmen engaged in applying to steamships coatings composed of bitumen specialities.

B 912. *Workmen engaged wholly or mainly in the manufacture and delivery of coffins, and in attendance at funerals.*

B 913. *Workmen engaged wholly or mainly in the manufacture of wooden gates and sheep troughs.*

A 914. Workmen engaged wholly or mainly in erecting oxy-acetylene welding and metal cutting plant on purchasers' premises, and using same for work in connection with any insured trade.

B 915. *Workmen engaged wholly or mainly in—*
(1) *Giving demonstrations of oxy-acetylene welding and metal cutting and instruction to purchasers of plant;*
(2) *Running gas engines, air compressor and producer plant, and charging the latter with fuel for the purposes of such demonstrations and instruction;*
(3) *Running oxygen-producing plant;*
(4) *Running gas engines and producer plant, and charging the latter with fuel in connection with the manufacture and compression of oxygen or acetylene.*

B 916. *Workmen engaged wholly or mainly in shaping wood blocks for the shaping of felt hats.*

B 917. *Workmen engaged in the manufacture of clocks and watches, including the turning on small lathes and special machines of clock parts and small mechanisms.*

B 918. *Persons engaged in engraving on gold, silver, or other precious metals, or on fittings for dressing cases and similar articles.*

A 919. Workmen engaged wholly or mainly in installing lightning conductors, repairing church steeples and spires, and chimney shafts, and felling chimney shafts.

B 920. *Workmen engaged wholly or mainly in making gauges for measuring the thickness of wire rods and sheets of metals.*

B 921. *Workmen employed by a saw-blade and gauge manufacturer, and engaged wholly or mainly in making saw-blades by hand for cutting metals.*

A 922. Workmen engaged wholly or mainly in the manufacture of air-craft (other than non-dirigible balloons), together with the portable sheds used in connection with them.

B 923. *Workmen engaged in overhauling, cleaning, filling, sewing and repairing, rubber solutioning non-dirigible balloons, lining balloon baskets or doing any rope work in connection with the above.*

A 924. Workmen employed as tool makers and setters in connection with the manufacture of bells.

B 925. *Workmen engaged in making bells either from sheet metal of any kind, or by casting and turning metals (other than iron or steel).*

A 926. A workman engaged in erecting machinery in show rooms, and running same where required to demonstrate for customers the various motions, &c.

B 927. *Workmen engaged wholly or mainly in making, trimming and packing lead traps and bends for sanitary purposes.*

A 928. Metal perforation toolmakers (heavy work).

A 929. A workman engaged in ship yards in boiling a chemical solution for the preservation of iron and steel.

A 930. Workmen engaged wholly or mainly in making steel dies for drawing sections of brass rods.

B 931. *Workmen engaged in rolling, drawing and straightening brass for turbine blades.*

B 932. *A workman engaged in making moulds for shaping micanite for use in the manufacture of insulators.*

A 933. Cranemen (hand or power), enginemen (stationary engines), firemen (stationary engines) and boilermen in any business included in Schedule VI. of the National Insurance Act, 1911.

A 934. Workmen engaged in glutting wheels.

B 935. *Workmen engaged in the work of making and repairing dry stone walls and fences.*

B 936. *Workmen engaged wholly or mainly in the upkeep and repair (including sharpening) of simple hand tools such as picks and chisels used in quarries.*

A 937. Blacksmiths engaged wholly or mainly in the upkeep and repair (including sharpening) of rock drills used in quarries. (But see B 1182.)

B 938. *Workmen engaged wholly or mainly in:—*
(1) *Forging golf iron heads, and polishing them;*
(2) *Fitting up iron ratchets and tubes to tennis posts, and making and riveting small tinwork, parts of tennis markers, &c.*

A 939. Workmen engaged wholly or mainly in welding, in the track, the joints of tramway rails in the construction of new tramway lines, and in the reconstruction and alteration (but not the repair and relaying) of existing one.

B 940. *Workmen described as employed on lathe and vice, and engaged in the manufacture of arc lamps for cinematographs.*

A 941. Workmen engaged as patent floor layers, in laying coverings of a permanent character over steel, iron, wood, concrete, &c., foundations.

B 942. *Workmen engaged wholly or mainly:—*
(1) *In affixing posters and advertisements on hoardings and walls;*
(2) *As poster-writers, hand-painting advertisements on bills.*

A 943. Workmen engaged wholly or mainly in the manufacture or in the repair of vacuum cleaning machines (hand or power) including the woodwork, *but excluding the manufacture of hose pipes.*

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A 944. Workmen engaged in making and polishing parts of typewriters, and assembling typewriters.

A 945. Workmen engaged in uncasing and assembling the parts of imported agricultural implements which are worked or drawn by horse or mechanical power.

A 946. A signal fitter employed wholly or mainly in repairing and putting in order signals. (But see A 1161.)

A 947. Fitters employed by a firm of constructional engineers, and engaged in making, fitting and repairing tools for use in connection with the manufacture of fencing and washers.

A 948. Workmen employed in the roofing department of a firm of constructional engineers, and described as wood template makers, punchers, shearers, benders and straighteners, chippers and filers, smiths, strikers, drillers, planers, sawyers, platers, carpenters, painters, loaders, labourers, crane drivers, electric wirers, erectors, fitters, riveters, rivet-heaters and holders-up.

B 949. *Workmen employed by a firm of chain cable and anchor makers, and engaged wholly or mainly as:—*
(1) *Chain cable makers;*
(2) *Forgemen and helpers making anchors, square link chain and forgings for smiths;*
(3) *Anchor smiths.*

A 950. Workmen described as employed in mechanical engineering, and engaged wholly or mainly in fitting finished millstones to the hursting or grinding mill.

B 951. *A workman described as an instrument maker, and engaged wholly or mainly in making:—*
(1) *Instruments for testing gas;*
(2) *Recording instruments for general use in engineering works.*

A 952. Workmen engaged wholly or mainly in the work of fixing on the site, or the preparation, including dressing, enamelling or polishing of slate or marble to finished dimensions (*other than roofing slates, paving flags, or slate for electrical appliances, tanks and vats*) for use in connection with any trade set out in the sixth Schedule of the National Insurance Act, 1911.

A 953. Workmen employed by a firm of tin mine owners, and engaged wholly or mainly:—
(1) As masons and labourers repairing buildings;
(2) As fitters and their assistants repairing machinery, &c.
(3) As electricians and their labourers in the upkeep and repair of electrical machinery and conductors.

B 954. *Workmen employed by a firm of tin-mine owners, and engaged wholly or mainly:—*
(1) *In sharpening and repairing hand tools, and not employed wholly or mainly in sharpening and repairing rock drills;*
(2) *As carpenters and their labourers on work about the mines, but not wholly or mainly engaged on buildings.*

A 955. Workmen engaged in building up at the works loco gas machines, and fixing them in buildings, also fixing any necessary gas piping and fittings, and overhauling and repairing installations.

A 956. Workmen engaged wholly or mainly in fixing boiling water apparatus and coffee making machines in restaurants and buildings generally, and in keeping in repair the gas and water fittings after they are fixed.

B 957. *Workmen described as metal workers, and engaged wholly or mainly :—*
(1) *As brass finishers grinding in gas cocks for incandescent lamps, parts for hand fire extinguishers, &c. ;*
(2) *As brass finishers, making patterns for gas and water fittings for use on the above ;*
(3) *In putting together gas fittings into casings for lamps ;*
(4) *In making gas fittings and parts of hand fire extinguishers ;*
(5) *In fitting together automatic boiling water apparatus for restaurants, and testing same ;*
(6) *In annealing copper, brass and German silver spinnings.*

B 958. *Workmen employed by a vulcanised fibre and gutta percha dealer, and engaged wholly or mainly in the production of fibre goods.*

A 959. Workmen engaged wholly or mainly in the manufacture or repair of lighthouse, light vessel and fog signal apparatus, including buoys and beacons.

A 960. Workmen engaged wholly or mainly in the construction, reconstruction, alteration or repair of lighthouses and light vessels.

B 961. *Workmen employed by Water Companies, and engaged in :—*
(1) *Examining and testing, by means of hydraulic pressure, taps, stop taps, cisterns, &c. ;*
(2) *Examining stop tap boxes, and stamping same with official mark.*

B 962. *Workmen engaged wholly or mainly in the work of making and covering cork fenders, life buoys and life belts.*

B 963. *Workmen employed by a firm of cotton doublers, and engaged wholly or mainly in putting on belting for driving shafting, and in general supervision of same, but not engaged in attending to the shafting or the machinery.*

B 964. *Workmen engaged wholly or mainly in repairing acetylene motor head lamps, deck searchlights, &c., and making parts incidental thereto.*

B 965. *Workmen engaged :—*
(1) *As wood turners and polishers in turning and French polishing wood knobs and finger plates for doors, knobs for drawers, cupboards, &c., bell handles, cistern pulls, wood parts for electrical fittings, cornice poles and similar articles ;*
(2) *As wood machinists on drilling and turning machines, making electrical work such as adaptors, wall plug covers, pillars for lamps, bobbins for electrical wire and conduit bushes ;*
(3) *Putting together and fitting with terminals electric fittings such as wall plugs and adaptors ;*
(4) *Breaking down timber and cutting blanks for* (2) *above.*

B 966. *Workmen engaged in minding machines for the purpose of making nails.* (But see A 1250.)

A 968. Workmen engaged wholly or mainly in making and repairing press tools for use of door bolt and padlock manufacturers.

B 969. *Workmen, including sawyers, engaged wholly or mainly in making railway keys and treenails.*

A 970. Workmen engaged wholly or mainly in fitting flanges and clips to motor omnibus wheels to stop rubber tyres from coming off.

B 971. *Workmen engaged wholly or mainly in the navigation of horse cart ferries, and not engaged wholly or mainly in repair of the same.*

A 972. Workmen employed by a firm of gun makers, and engaged in the manufacture of guns and rifles for sporting purposes, including the stocking and finishing of the same.

B 973. *Glass blowers employed by a firm of scientific apparatus makers, and engaged wholly or mainly in making burettes, pipettes, and glass retorts.*

B 974. *Workmen engaged in turning and assembling the brass parts of domestic lamps.*

B 975. *Workmen employed by a firm of tin smelters and described as furnacemen engaged wholly or mainly in working reverberatory tin ore furnaces.*

B 976. *Workmen engaged wholly or mainly in fitting up and finishing ready for sale box-irons, fire-dogs, and rests for hearth suites and umbrella stands, and not engaged in ironfounding.*

B 977. *Workmen engaged wholly or mainly in finishing the rough castings and fitting the various metal parts used in the manufacture of backs of covers for loose leaf ledger binders and not covered by the decisions on ironfounding.*

A 978. Workmen described as builders' labourers and engaged wholly or mainly in gathering and dressing stone for building purposes, and otherwise generally assisting in the building operations.

B 979. *Workmen employed by a firm of expanded metal makers and engaged wholly or mainly in dividing rolled steel plates by shearing machines and distorting into mesh work formation.*

A 980. Workmen engaged wholly or mainly in the reconstruction of an existing railway road, by the conversion of it from a steam to an electric railway.

A 981. A workman employed as a mechanic in an engineering laboratory, and engaged wholly or mainly in attending and repairing machinery.

B 982. *Workmen engaged wholly or mainly in fixing, removing, or repairing portable and removable market stalls, or the temporary gas fittings attached thereto.*

B 983. *Workmen engaged wholly or mainly :—*

(1) *In fixing or mounting fuse wire or strip on china, porcelain, or other insulators ;*

(2) *In fitting and fixing fuses in protecting cases.*

A 984. Workmen engaged wholly or mainly in the manufacture, asembling, erecting or repair of electrical switches, cut-outs, circuit breakers and switchgear generally (including main and substation switchboards, motor control panels and starters and accumulator boards) *except small switches, cut-outs, circuit breakers, distribution boxes and other fittings which are commonly used for ordinary domestic services.*

A 986. Workmen employed as tool makers and engaged in making press tools, dies, chills, &c., for the use of meter makers.

A 987. Workmen engaged in casting malleable iron nails and protectors for the boot trade and brattice nails for miners' cloths.

A 988. Workmen employed by a firm of press and stamped brass founders, and engaged wholly or mainly as tool makers and tool setters making tools for the manufacture of household brass goods, sail eyelets, &c.

A 989. Workmen described as fitters who are engaged wholly or mainly in making tools and dies for tin box making machinery.

B 990. *Workmen engaged wholly or mainly in making tiling and mosaics and not engaged wholly or mainly in fixing the same.*

B 991. *Workmen employed by a firm of scrap iron merchants and engaged wholly or mainly in breaking up by means of blasting operations, beds of iron at works not forming part of the buildings.*

A 992. Workmen described as needle tool makers and engaged wholly or mainly in the work of making dyes to be used in the manufacture of needles.

A 993. *Workmen engaged wholly or mainly in stamping needle eyes or in other processes in the actual manufacture of needles.*

A 994. Workmen employed as pattern makers making wooden patterns for iron foundries or brass foundries covered by Decision No. 23. (Vol. I.).

A 995. Workmen engaged wholly or mainly in the manufacture and fixing of wooden bookstalls, kiosks, &c., for the sale of goods at railway stations, &c.

A 996. Workmen described as toolmakers and engaged wholly or mainly in making tools for capstan lathes.

A 997. Workmen employed by a firm of tyre manufacturers and engaged in—
(1) Pressing on endless rubber tyres by hydraulic pressure;
(2) Forcing rubber into steel channels with hand machines.

B 998. *Workmen employed by a firm of stove and grate makers and manufacturers of sanitary fittings, and described as box fitters, fitting iron moulding boxes.*

A 999. Workmen engaged wholly or mainly in preparing, fitting or fixing by screw, nail or other process, fittings of wood designed or intended for specific buildings or parts thereof (not being portable counters, show cases or other similar portable fittings). (But see A 1340.)

B 1000. *A steam hammer forger engaged in making copper refining ladle plates and rabble heads and light forgings for use in copper, spelter and steel works (not being essential parts of machinery).*

A 1001. Workmen employed as tool makers and engaged wholly or mainly in making dies and tools used in the manufacture of lamps and gas and electric light fittings.

B 1003. *Joiners and other workmen engaged wholly or mainly in making wooden drums for electric light cables.*

B 1004. *Workmen engaged wholly or mainly in making brass bung guards and wooden bungs.*

B 1005. *Persons engaged wholly or mainly in—*
(1) *Charging electric accumulators;*
(2) *Making carbons for arc lamps.*

B 1006. *Workmen engaged in screwing the ends of tubes (not being for the purposes of any of the insured trades.)*

A 1007. Workmen employed by a firm of mechanical engineers wholly or mainly by way of manual labour, and engaged in testing motor road rollers built by the firm and assisting as labourers in the erection of the rollers.

B 1008. *Workmen engaged wholly or mainly in making bookbinders' presses and wooden articles for bookbinders, not being machinery.*

A 1009. Workmen employed in the manufacture of station gas meters, and described as tool fitters, tool makers, tool turners, tool machinsts and their assistants or labourers.

B 1010. *Workmen described as seagoing engineers, being usually members of a ship's crew, who are engaged wholly or mainly in superintending and lending assistance to shoregang tradesmen overhauling engines and machinery on board ship while in port.*

B 1011. *Workmen engaged wholly or mainly in small brasswork in the manufacture of rubber stamps, office presses and similar work, and not being engaged in ironfounding.*

A 1012. Workmen engaged in making ammunition bolts for maxim guns.

B 1013. *Workmen employed by a file-making or file-cutting establishment, either directly or under a sub-contractor, and engaged in cutting files by machinery.*

A 1014. Workmen engaged wholly or mainly in fixing controllers on tram cars.

A 1015. Workmen engaged wholly or mainly in the manufacture of rotary duplicating machines, described as consisting mainly of stamped metal parts and small iron castings, including workmen operating drilling and milling machines and hand capstans, and toolmakers, charge hands and examiners.

Note.—The term "workmen" includes women as well as men.

A 1016. Workmen employed at engineering works, described as riggers of trawlers and drifters, and engaged wholly or mainly in splicing and fixing up wires, ropes, stays and fish spans from mast to mast.

A 1018. Workmen engaged in the work of rolling gun barrels.

A 1019. Workmen engaged wholly or mainly in the trueing and fitting up of pottery urinal backs and sides, *i.e.*, chipping and cutting them so as to fit into one another.

B 1021. *Workmen employed by typewriter manufacturers, and described as printers engaged in printing keytops for typewriters, and general shop printing.*

A 1022. Workmen employed by typewriter manufacturers, and described as :—

(1) Inspectors examining parts, comparing with drawings and gauging.

(2) Engravers, engraving master type punches.

B 1023. *Workmen engaged in the making of iron ash buckets for steamships.*

B 1024. *Workmen engaged wholly or mainly in the manufacture of portable boilers heated by gas, and used for domestic purposes.*

A 1025. Workmen engaged wholly or mainly as gas fitters, doing gas fitting on stations and signal boxes, &c.

A 1026. Workmen employed :—

(1) As turners, fitters, planers, drillers, sheet metal workers and assemblers, engaged wholly or mainly in the making and assembling of power-driven tea mixing, milling and blending machines, and

(2) As electro-platers, enamellers and polishers engaged wholly or mainly in decorating them.

A 1028. Workmen described as sewermen, and employed on buildings in the conversion of closets to the water carriage system, and in fixing and repairing closets.

A 1029. Workmen engaged in making or decorating machine cream separators.

A 1030. File cutters employed in the carriage works of a railway company.

A 1031. Workmen engaged wholly or mainly in fixing on buildings, laths of wood, wire and metal.

B 1032. *Workmen engaged wholly or mainly in rending and splitting wood laths, and in making laths in wire and metal, and not engaged wholly or mainly in fixing same in buildings.*

A 1033. Workmen engaged wholly or mainly in fixing cash overhead runways in shops and stores.

A 1034. Workmen engaged in the manufacture of patent cash tills.

B 1035. *Workmen engaged wholly or mainly in sawing, creosoting, and otherwise preparing wood blocks for the paving of roads, and workmen engaged in work incidental thereto, other than those engaged wholly or mainly in the upkeep and repair of buildings, machinery and vehicles.*

B 1036. *Workmen engaged in the work of making sheet metal generators for acetylene gas.*

A 1037. Calender bowl makers.

B 1039. *Workmen engaged in corrugating and curving galvanised metal sheets.*

A 1040. Workmen described as smiths, riveters and carpenters, and engaged in making frames for hanging bells, in making pulleys and bell wheels.

B 1041. *Workmen engaged wholly or mainly in making wrought-iron clappers for bells.*

A 1042. Workmen described as bell hangers, and engaged wholly or mainly in hanging bells in buildings.

A 1043. Workmen employed in a mechanical engineering establishment, and engaged wholly or mainly in the manufacture of buffalo hide pickers.

A 1044. Workmen engaged wholly or mainly in making or repairing tools in connection with the manufacture of magnetos.

B 1045. *Workmen engaged wholly or mainly in erecting organs in buildings.*

B 1046. *Workmen engaged wholly or mainly in sawing, planing and making generally accumulator cell boxes.*

B 1047. *Workmen engaged wholly or mainly in making removable lamps for buoys or beacons, not being part of the construction of the same.*

B 1048. *Workmen engaged wholly or mainly in making photometrical instruments.*

A 1049. Workmen engaged in making seats of a kind commonly built into or forming part of buildings, ships or vehicles.

A 1050. Workmen employed by a shipping company, and engaged wholly or mainly in :—

(1) Building and repairing brick fire bridges in ship's boiler furnaces

(2) Scaling, cleaning, cementing, cement washing or ferroiding tanks and bilges, and doing other cement work on ships.

B 1051. *Workmen engaged wholly or mainly in the manufacture and repair of :—*

(1) *Milk Churns for the conveyance of milk by rail;*

(2) *Milk Churns, plain and brass mounted, for carts used for the delivery of milk by retail;*

(3) *Small Cans used for the delivery of milk by retail.*

A 1052. Workmen engaged in cleaning off and stoving cycle frames, preliminary to the processes of cozletising and enamelling.

A 1053. Workmen engaged wholly or mainly in the manufacture of power or treadle fretwork machines.

A 1054. Workmen engaged wholly or mainly in making power-driven fans.

B 1055. *Workmen in general sheet metal working establishments, employed wholly or mainly in making or repairing for buildings, and occasionally in fixing, sheet metal ducts for ventilating, extracting, conveying, exhausting, drying or other similar purposes, together with all sheet metal work in connection therewith including ventilating heads, cowls, and separators, but not including power-driven fans.*

B 1056. *Workmen in general sheet metal working establishments (which are not engaged wholly or mainly in work for the trades of shipbuilding, construction of vehicles, or mechanical engineering) employed wholly or mainly in making miscellaneous sheet metal goods, including machinery guards.*

B 1057. *Workmen engaged wholly or mainly in making instruments such as pyrometers, heat indicators, speedometers, and other measuring instruments.*

A 1058. Blacksmiths employed by a firm making fittings for yachts and boats.

B 1059. *Gland packers employed in running sheds, and not in mechanical engineering workshops or repair shops of railway companies.*

B 1060. *Workmen engaged wholly or mainly in making range-finder mountings.*

B 1061. *Workmen employed wholly or mainly in the repair of reservoirs and artificial lakes.*

A 1062. Workmen engaged wholly or mainly in the construction, reconstruction or alteration of reservoirs and artificial lakes.

A 1063. An engineer's fitter engaged wholly or mainly in filing up dies from patterns, and making gauges and patterns from drawings for use in the manufacture of steam turbine blades.

A 1064. Workmen described as fitters of benching for sewing machines, and engaged wholly or mainly in the work of setting up sewing machine benchings, and of fixing them to floors of buildings by screw, nail or other process.

B 1065. *Ship's coalers taken on occasionally by a firm of shipbuilders to assist in bunkering ships for trial runs, and not usually employed in shipbuilding yards.*

B 1066. *Workmen engaged in making rivetted galvanized wrought iron pipes from sheet or strip for use as telegraph poles.*

A 1067. Workmen employed by a firm of engineers, and engaged wholly or mainly in making :—

(1) Stripping rollers for the vacuum system of removing dust from carding engines ;

(2) Wood bodies for vacuum machines.

A 1068. Workmen described as engineers' fitters, and engaged in machining moulds and making tools in connection with the manufacture of electrical storage batteries.

A 1069. Workmen engaged in the manufacture of temples for looms.

A 1070. Toolmakers engaged in making and repairing machine tools for file cutters.

B 1071. *Workmen engaged wholly or mainly in making wrought-iron hardening and annealing pots.*

A 1072. Workmen engaged in running gas pipes from a gas company's services in the basement of a block of tenements to the various rooms in the tenements.

A 1073. Workmen engaged wholly or mainly in making roof bars in iron, covered with lead sheaths, or in fitting same to glass or other materials, or in fixing same on buildings.

A 1074. Workmen described as washing fitter and labourer, and engaged wholly or mainly in changing pinions, brasses and shaft, repairing screens, elevators, &c., at coal washery. (*See also* B 460, Vol. I.).

B 1075. *Workmen engaged wholly or mainly in making surface sheep drains on hills.*

A 1076. Workmen engaged wholly or mainly in driving or attending steam road rollers in connection with the construction of new roads, and not merely the resurfacing of existing roads.

A 1077. A workman employed in a technical school or institute, and engaged wholly or mainly in making parts of machines for use in the demonstrations given by the teaching staff, and himself *occasionally* doing a little explanation.

A 1078. Workmen engaged wholly or mainly in making sheet metal bonnets, wings, panels, tanks and radiators for motor cars.

A 1079. Workmen engaged in making variable gears or free-engine clutches for motor cycles.

B 1080. *Workmen engaged wholly or mainly in rubbing down with pumice stone, japanning, varnishing and polishing copying presses.*

A 1081. Workmen employed by copying press manufacturers, and described as :—

(1) Turners engaged wholly or mainly in turning and cutting the middle screws of copying presses ;

(2) Viewers and testers engaged wholly or mainly in examining and testing taps and dies as to accuracy in dimension, pitch and shape of thread.

B 1082. *Workmen employed in connection with the manufacture of joiners' tools and cutlery, and engaged in:—*
(1) *The work of casting small brass and copper alloy castings.*
(2) *Piercing iron and brass with hand files.*

B 1083. *Workmen engaged wholly or mainly in lead smelting and moulding.*

B 1084. *Workmen engaged in making copper cylinders and pipes and similar water fittings in connection with plumbers' work on buildings, and not engaged wholly or mainly in the installation, upkeep and repair of them on buildings.*

B 1085. *A workman engaged wholly or mainly as a wire worker and wire screen maker, making wire coal screens by hand.*

A 1086. Workmen engaged wholly or mainly in the construction of new filtering beds at sewage works, the cost of which would be, in the case of a local authority, usually chargeable to capital account.

A 1088. Hoistmen or lift attendants (for passengers or goods) employed in factories and workshops, or in stores immediately connected therewith (but not in offices), when the aforesaid factories and workshops are engaged wholly or mainly in carrying on any of the trades set out in Schedule VI. of the National Insurance Act, 1911.
This Decision modifies Decision No. 50 so far as it relates to hoist attendants.

B 1089. *A workman engaged wholly or mainly in making sills for lids of manholes in streets.*

A 1090. Workmen employed by a firm of gear cutters and automobile engineers, and engaged wholly or mainly in the work of gear cutters and case hardeners.

A 1091. Workmen engaged:—
(1) In making, varnishing or otherwise finishing steering wheels for ships or other craft either in wood or metal, whether commonly employed in a shipbuilding yard or not, or
(2) In fixing same on ships or other craft.

A 1092. Workmen employed as enamellers and engaged wholly or mainly in imitating wood graining or marble veining upon, or in otherwise enamelling, iron or other mantel and chimney pieces.

A 1094. Workmen described as rivet testers, and engaged wholly or mainly in testing, with a hammer, rivets driven in connection with the construction or repair of ships.

B 1095. *Artists engaged in drawing and painting panels for church decoration, or in drawing stencils.*

A 1096. Workmen employed by a firm of welded tube makers, and described as:—
(1) Blacksmiths and strikers engaged in toolmaking;
(2) Fitters and toolmakers;
(3) Millwrights and their labourers.

B 1097. *Workmen employed by a firm of art metal founders, and engaged wholly or mainly in producing castings of gold and silver for silversmiths', cabinetmakers' and sculptors' work, and in casting gold and silver wares and furniture.*

A 1098. Diemakers engaged in making dies for use in wire-drawing.

B 1099. *Workmen engaged in carrying out underdraining works, or keeping same in repair.*

A 1100. Workmen engaged wholly or mainly in fixing pneumatic despatch tube apparatus in buildings or ships.

A 1101. Workmen engaged in making or repairing machine brooms for road-sweeping.

A 1102. Workmen engaged wholly or mainly in fitting or fitting to doors springs and fittings thereof, and in carrying out repairs in connection therewith, whether employed on buildings or not.

B 1103. *Unskilled and semi-skilled workmen engaged in the manufacture for sale of engineers' small tools such as stocks, reamers, cutters, spanners, twist drills, ratchet braces, tube expanders, tube vices, wrenches, &c. (not being employed in a mechanical engineering establishment).*

A 1104. Workmen employed by a firm of silversmiths and electro-plate munufacturers, and engaged as tool makers and tool setters.

A 1105. Labourers engaged in assisting millwrights either in excavating foundations for the erection of engines or machinery, or in dismantling machinery, or otherwise.

A 1106. Workmen engaged in making funnels for ships.

B 1107. *Workmen engaged in making, adjusting or assembling time recorders and similar instruments, other than those workmen covered by decisions relating to ironfounding.*

B 1108. *Chauffeurs employed wholly or mainly in driving and cleaning motor cars, and in doing occasional adjustments and repairs thereto.*

B 1109. *Workmen engaged in stamping sheet metal decorations for ceilings, &c.*

A 1110. Workmen and their helpers and labourers employed in factories and workshops which are engaged wholly or mainly in the manufacture of castings of aluminium for use as parts of the products of a mechanical engineering establishment.

A 1111. Workmen engaged in the manufacture of boat-lowering gear for ships.

B 1112. *Workmen described as crucible pot makers, and engaged in making crucibles for steel.*

A 1113. Workmen employed by a patent glazing company, and engaged wholly or mainly in :—

(1) Stretching and drilling steel bars ;

(2) Shaping lead covering, pressing same on to steel bars, and soldering.

A 1114. Workmen engaged in :—

(1) Fixing in the shop tiles in stoves which are to be fixed in houses ;

(2) Painting chimney pieces.

A 1115. Workmen engaged in erecting and connecting necessary wires to run and control electric time service.

B 1116. *Workmen and the labourers assisting them employed by a firm of felt manufacturers, and engaged wholly or mainly in making or repairing wood seams for drying and stretching felt after it has been washed, or in replacing or straightening tenter hooks on same.*

B 1117. *Workmen employed by a bottle stopper manufacturer, and engaged wholly or mainly in working a Scotch blocking machine, and in cutting wood into slabs with a circular saw for use in the same.*

B 1118. *Charwomen engaged in washing the floors of buildings after the painters have finished their work.*

A 1119. Workmen engaged wholly or mainly in making formes and steel rules to cut boxes in the paper box-making industry.

B 1120. *A permanent way smith and smith's striker engaged wholly or mainly in connection with the upkeep and repair of working railways, and not employed wholly or mainly in the mechanical engineering workshops.*

A 1121. Workmen engaged wholly or mainly in repairing stoves, fire grates and ranges fixed in buildings.

B 1122. *Drivers and steersmen of steam motor launches used mainly for carrying officials and workmen to and from Southampton docks.*

A 1123. Workmen employed by a firm of flax spinners, and engaged in turning plain wooden rollers for their machinery.

A 1124. Workmen employed in businesses carrying on any insured trade, and engaged wholly or mainly in setting out the work in detail, from the architect's or draughtsman's drawings, on boards, paper or other material, or in making working sketches from the drawings for the use of the workmen, and not engaged wholly or mainly as supervising foremen.

A 1125. Workmen described as smiths and strikers, and engaged in smithing and finishing stern frames for ships.

B 1126. *Workmen engaged in repairing and fixing automatic gas controllers for lighting and extinguishing street gas lamps.*

B 1127. *Workmen engaged in cutting wood for piling boards for use in malleable iron works, or in making wood plugs for protecting the ends of iron tubes during transport.*

B 1128. *A workman described as a sheet metal worker, and engaged wholly or mainly in making and repairing petrol gas generators.*

B 1129. *Workmen employed by a firm of automobile agents, and engaged solely in testing completed cars, not at the manufacturers' works, and not engaged in making alterations or repairs of the same.*

A 1130. Workmen engaged in the construction or repair of house drains.

A 1131. Workmen engaged wholly or mainly in scaling and covering ships' boilers, scaling, redleading or painting ships' hulls, bulkheads, tanks and double bottoms.

This decision overrules decision No. 398 so far as it relates to the scaling of ships' boilers.

A 1132. A workman described as a locomotive crane driver, and engaged wholly or mainly in loading or unloading materials on a wharf siding forming part of a mechanical engineering establishment.

A 1133. Workmen engaged in making and assembling gas governors.

B 1134. *Workmen engaged in making lead accumulator boxes, or lead linings for accumulator boxes.*

A 1135. Workmen employed by a firm of coach and motor axle and iron work manufacturers, and engaged wholly or mainly in turning, screwing, polishing, and fitting hub bushes and oil caps for attaching to the wheels of vehicles and revolving upon the axles.

B 1136. *Workmen engaged in making plaster patterns for use in connection with the casting of zinc blocks required for the manufacture of hats.*

A 1137. Workmen engaged wholly or mainly in casting, in any metal, essential parts of cycles, motor cycles, or other vehicles.

B 1138. *Workmen engaged in making metal patterns (other than cast iron patterns), not being for the use of iron, steel, brass or other foundries which are engaged wholly or mainly in making castings for use as parts of the products of a mechanical engineering establishment.*

A 1139. Workmen engaged in making metal patterns, being for the use of iron, steel, brass, or other foundries which are engaged wholly or mainly in making castings for use as parts of the products of a mechanical engineering establishment.

A 1140. Workmen employed by a firm of hatters' machinists, and engaged wholly or mainly in making cast iron hat curling frames and dishes.

A 1141. Workmen employed in a mechanical engineering establishment or in a vehicle constructing or repairing establishment, and engaged wholly or mainly in repairing and screwing couplings and chains as part of the work of making or of repairing vehicles, cranes and machinery.

A 1144. Workmen engaged wholly or mainly in painting signal boxes.

A 1145. Workmen engaged wholly or mainly in forming new roads or streets, or constructing or making up partially formed streets or roads to the satisfaction of a local authority, in such a manner that a local

authority would be willing to adopt them as highways repairable by the inhabitants at large.

A 1146. Workmen engaged wholly or mainly in making or repairing wire netting looms.

B 1147. *Workmen employed in a separate establishment and not in a department of a locomotive or wagon building works or of a mechanical engineering establishment, and engaged wholly or mainly in making chain couplings for railway carriages or other vehicles.*

This decision does not cover the case of workmen engaged wholly or mainly in repairing or renewing chains and couplings in connection with vehicles, cranes, or machinery.

B 1150. *Workmen engaged wholly or mainly in wiring electroliers and similar electrical fittings, and not engaged in the installation or fixing of same.*

B 1151. *Workmen engaged in making wood pulleys with a laminated bent rim, unless intended for use in the ship building trade.*

B 1152. *Joiners and their labourers engaged wholly or mainly in making sleeper revetments and trestles for supporting gas explosion tubes, and other similar work, and not being engaged wholly or mainly in the construction and repair of buildings.*

A 1153. Workmen employed by a firm of steel ball makers, and engaged in counting and packing steel balls for bearings.

The term "workmen" includes women and boys and girls over 16 years of age as well as men.

A 1155. Workmen engaged wholly or mainly in stamping or cutting out metal jointing rings and metal discs for metallic valves and pumps.

A 1156. Workmen, including women, engaged in the work of upholsterers and machinists in connection with the manufacture, decoration or repair of perambulators.

A 1157. Workmen employed wholly or mainly in building upon the site constructional work such as emergency stairs, bandstands, verandahs and porches, or the preparation of the material for such on the site or in a constructional yard or shop.

B 1158. *Workmen described as smiths, and engaged in making ironwork for basket-makers, coopers or seedsmen.*

A 1159. Workmen described as fitters and mechanics, and engaged wholly or mainly in planing and shaping boxes or dies for hand or power brick presses, and in fitting same to the presses.

Note.—Decision No. 396 relates to wooden boxes not forming part of machinery.

A 1160. A workman described as an inspector employed in a mechanical engineering establishment wholly or mainly in testing materials with straight edge and other gauges.

A 1161. Workmen employed wholly or mainly in mechanical engineering workshops in repairs to signal apparatus, or in substantial repairs to signal mechanism in the signal boxes.

This decision supersedes decision No. 946.

B 1162. *Workmen described as signal fitters, single chargemen, linesmen and under linesmen, and engaged in maintaining the rodding and wires between the signal boxes and the points and signals, oiling the locking frames, and keeping them in working order.*

This decision supersedes decision No. 251.

A 1163. Tube benders employed in a mechanical engineering establishment.

B 1164. *Workmen employed in making ornamental wrought ironwork.*

A 1165. Workmen engaged in making hand power burring, screwing, mortising and similar machines.

A 1166. Workmen described as masons, and engaged in constructing :—
(1) Sheds for the use of men dressing slates in quarries ;
(2) Safety sheds for use during blasting operations. (See A 1230.)

A 1167. Workmen employed in an iron foundry, and engaged in filing up iron patterns.

A 1168. Workmen employed at a pipe foundry, and described as casters or moulders, coremakers, dressers, testers, gaugers, measurers, coaters or dippers, rollers, stackers, shippers, weighmen, cranemen, sand or loam wheelers, loam grinders, foundry and general labourers.

A 1169. Workmen engaged wholly or mainly in producing ebonite or vulcanised fibre parts for use as parts of the products of a mechanical engineering establishment.

B 1170. *Workmen engaged wholly or mainly in making ebonite or vulcanised fibre parts of scientific instruments, telephones or electric light fittings.*

A 1171. Carpenters and joiners engaged in keeping in repair and fixing portable floor structures which form coverings over public baths.

A 1172. Workmen described as pewterers and plumbers, and engaged wholly or mainly in bars and similar premises in :—
(1) Covering bar sinks with pewter or block tin ; or
(2) Fixing lead beer piping or block tin piping in connection with beer engines.

A 1174. Workmen described as mechanics and their assistants, and engaged wholly or mainly in repairing sewing machines.

B 1176. *Workmen engaged wholly or mainly in painting figures, letters and limiting marks on pressure gauge dials.*

B 1177. *Workmen engaged wholly or mainly in grinding and polishing glass plates used for water gauge protectors and water level indicators.*

A 1178. Workmen engaged wholly or mainly in the manufacture of mechanically-actuated petrol air gas apparatus.

B 1179. *A workman engaged wholly or mainly in repairing tubes used in Axminster carpet weaving.*

A 1180. Workmen employed by manufacturers of hosiery machinery, and described as needle squarers.

B 1181. *Tinsmiths and labourers employed at railway works, and engaged wholly or mainly in repairs to foot-warmers, lamps, oil, and water cans.*

B 1182. *Workmen employed in quarries and mines, and engaged wholly or mainly in cutting and sharpening detachable rods of steel which require frequent renewal or constant sharpening, and are used for drilling holes in rock.*
This decision modifies decision No 937.

A 1183. Workmen engaged wholly or mainly in the manufacture or repair of mechanical tools or machinery for forming the mouths of glass bottles.

A 1184. Workmen engaged wholly or mainly in the construction or repair of lime washing, disinfecting and fruit tree spraying machines.

B 1185. *Workmen engaged in the manufacture of steel and wood revolving shutters, small lifts worked by hand power, and collapsible gates.*

B 1186. *Workmen engaged wholly or mainly in testing scale beams and weighing machines which are in use, to see if they are correct and of sufficient strength.*

A 1187. Workmen engaged wholly or mainly in testing scale beams and weighing machines which are not commonly used in retail trade, in connection with the manufacture or repair of these machines.

B 1189. *A workman employed in connection with the manufacture of iron and steel tubes, and engaged wholly or mainly in the work of a tube springer.*

B 1190. *Workmen employed by manufacturers of motor car accessories, and engaged in the making of cape cart hoods for motor cars.*

B 1191. *Workmen employed by a firm of auctioneer notice board contractors, and engaged wholly or mainly in making or fixing up temporarily on premises boards stating that the premises are "To Let."*

B 1192. *Workmen engaged wholly or mainly in making and fitting together wrought iron parts of small forges for heating rivets.*

A 1193. Workmen engaged in attending on the valves for sinking and raising pontoons in connection with the repair or decoration of ships.

A 1194. An iron turner engaged wholly or mainly in turning spindles for churns. (See B 1247.)

A 1195. A workman employed in a railway wagon repairing shop, and engaged in screwing bolts for use in the repair of railway wagons.

A 1196. Workmen employed wholly or mainly in the construction and repair of floating pontoons.

B 1197. *Workmen employed in a separate forging establishment, and described as fettlers engaged in chipping tyre and axle blooms.*

A 1198. Estate carpenters, masons and slaters described as working at general estate repairs to farm buildings and cottages or rebuilding same in the Mostyn District, North Wales, when not occupied in their small holdings, at hay and corn harvest, and attending local cattle sales or fairs.

In the opinion of the Umpire, workmen as above described cannot be regarded as employed in an insured trade "occasionally only."

B 1200. *Workmen employed by a firm of calico printers' engravers, and engaged in turning off copper rollers, dies and mills, in lathe by motive power.*

This decision reverses decision No. 897.

B 1201. *Workmen engaged in the manufacture of small welded kitchen boilers for domestic hot water supply, not being of a kind usually made in a mechanical engineering (including boiler making) shop or establishment, and not being covered by decisions relating to ironfounding.*

B 1202. *Workmen engaged in making the optical portion of gun sighting gear.*

A 1203. Workmen engaged in making gun-sighting gear (other than optical instruments).

B 1204. *Workmen engaged wholly or mainly in making shuttles, bobbins and skewers in connection with cotton and wool machinery.*

A 1205. Workmen employed in an airship factory, and engaged wholly or mainly in driving an engine used in electrically compressing hydrogen gas for airships.

B 1206. *Workmen employed wholly or mainly in making agricultural cattle cribs not fixed to buildings.*

A 1207. Workmen described as lift ropers employed in the mechanical engineering department of the Underground Railways, and engaged wholly or mainly in removing and replacing ropes, sheaves and shafts in connection with the repair of passenger lifts.

A 1208. Workmen employed by a firm of cartridge case makers, and engaged wholly or mainly in the manufacture or repair of machinery or machine tools.

A 1209. Workmen engaged wholly or mainly in the making, fitting up and finishing of sword blades and bayonets, including the browning and testing and the fitting of the same to hilts.

B 1210. *Workmen employed by a railway company and engaged wholly or mainly in the upkeep, including the painting, of existing signal rodding and outside signal apparatus.*

A 1211. Workmen engaged wholly or mainly in fixing in or round dwelling houses, shops and other buildings, gates and railings the fixing of which commonly forms part of a building contract.
This decision modifies decision 682.

A 1212. Workmen engaged wholly or mainly in connection with insured trades, and employed as sketchers and progress men.

B 1213. *A workman described as a rigger, and employed in keeping in repair all rigging on the masts of a wireless telegraph station.*

A 1214. Workmen engaged wholly or mainly in making up or applying relief decoration in composition or carton-pierre for buildings, ships or vehicles.

A 1215. Workmen described as joiners, and engaged wholly or mainly in making and repairing panels for the decoration of special saloon cars for railways.

A 1216. Workmen engaged wholly or mainly in making, finishing or fixing ferro concrete and artificial stone in connection with any trade set out in Schedule VI. of the National Insurance Act, 1911, whether on the site or in a workshop or yard.
This decision reverses decisions No. 610 (1), 639 and 641 so far as they relate to artificial stone, but not in so far as they relate to flags made for stock. Decision No. 421 is unaffected. (See B 1347.)

A 1217. Workmen engaged wholly or mainly in making moulds for ferro-concrete or artificial stone mentioned in Decision No. 1216.
This decision modifies decision No. 610.

B 1218. *Workmen engaged wholly or mainly in forging axles for baby cars.*

A 1219. Workmen engaged wholly or mainly as tool-setters for general brass-work on capstan lathes and machine tools.

A 1220. Workmen described as stockfitters, and engaged wholly or mainly in fitting stocks for chills to be used in the manufacture of bedsteads.

B 1221. *Labourers employed in alkali works, and engaged wholly or mainly in work other than repair of machinery, vehicles or buildings, and not covered by Decision No. 374.*

B 1222. *Workmen employed by makers of automobile accessories, and engaged wholly or mainly in making and polishing wind screens for motor cars, including the filling and fitting of hood fingers and fittings for the same.*

B 1223. *Workmen employed by manufacturers of piano players and player pianos, and engaged in making and assembling the parts of these instruments (not being ironfounding).*

A 1224. Workmen engaged wholly or mainly in the making, assembling or repair of automatic machines of a kind commonly found in railway stations or other public places.

A 1225. Workmen employed in a mechanical engineering establishment, and engaged wholly or mainly in machining and assembling metal windows.
This decision reverses decision No. 416.

A 1226. Workmen employed by a local authority, and engaged wholly or mainly in reconstructing existing sewers by straightening and relaying the same.

A 1227. Workmen engaged in marking out timber in connection with an insured trade.

B 1228. *Women employed by manufacturers of accessories for automobiles, and engaged in making barrels for the blinds of motor cars.*

A 1229. Workmen employed in connection with: (1) the substitution of vertical for horizontal gas retorts; (2) the conversion of gas-holder tanks into tar tanks.

A 1230. Workmen engaged wholly or mainly in producing ebonite or vulcanised fibre parts for use as parts of the products of a mechanical engineering establishment.

B 1231. *Workmen engaged in the manufacture of needles and hooks for lace or net making or finishing machines mentioned in Decision No.* 458.

A 1232. Workmen engaged in the manufacture of jacks and springs used as parts of lace-making or lace-finishing machines mentioned in Decision No. 458.

A 1234. Workmen engaged in asphalting roofs, foundations and yards connected with buildings when the work is of a kind commonly forming part of a building contract.

This decision modifies Decision No. 738.

A 1235. A workman employed in copper and brass rolling works, and engaged wholly or mainly in drilling copper plates for use in the fire-boxes of locomotive engines.

A 1236. Workmen engaged wholly or mainly in manufacturing tapered packing for shipbuilders.

A 1237. Patternmakers, fitters, turners, smiths and smiths' mates engaged in the manufacture of tools and accessories used in photo-engraving, such as whirlers, shoot planes, mounting punches, &c., and of parts of electrical lifts.

A 1238. Brassmoulders, brassfinishers or other workmen engaged wholly or mainly in the manufacture of portholes and deadlights for ships.

This decision modifies Decision No. 49 (*b*) so far as the latter relates to portholes and deadlights for ships.

A 1240. Workmen engaged in the construction or repair of ovens for baking bread, biscuits, &c.

A 1241. Workmen engaged in the manufacture of sheet metal ranges for ships.

A 1242. Workmen employed wholly or mainly in the preparation of stone for use in insured trades by scabbling, scrappling or sawing machinery.

B 1243. *Workmen engaged in constructing or repairing ordinary agricultural drainage systems (exclusive of large works of construction).*

B. 1244. *Boys employed by a firm of metal seal and box fastener manufacturers, and engaged in attending the presses used for cutting and forming the same.*

A 1245. A workman engaged wholly or mainly in fixing in a factory steel lockers made to specification for a particular building.

A 1246. Workmen engaged wholly or mainly in edging, drilling and riveting pulleys (cast iron) for railway signals.

B 1247. *Workmen engaged wholly or mainly in making domestic churns turned by hand, other than those covered by Decision No.* 1194 *or the decisions relating to ironfounding.*

B 1248. *Workmen (other than those engaged in any process of ironfounding) engaged wholly or mainly in edging, drilling and riveting iron castors for bedsteads.*

A 1249. A mill joiner engaged in making wood packing for levelling machinery.

A 1250. Workmen described as nail machine minders, and engaged in making and setting tools for nail and tack machines.

This decision supersedes Decision No. 966 which was intended to relate solely to "feeders" who feed wire or sheet iron into the machines.

B 1251. *Workmen employed by a firm of edge tool makers, and engaged in grinding shear blades.*

A 1252. Toolmakers engaged wholly or mainly in making tools for use in the manufacture of jewellery, silver ware, medals, &c.

This decision reverses Decision No. 647 (2).

A 1253. Masons engaged wholly or mainly in building a wall of brick or stone and mortar round a church.

A 1254. Workmen engaged in the renewal of lifts of gas holders.

A 1255. Workmen (including women and girls) employed by a firm of printing machinery makers, and engaged wholly or mainly in making matrices for monotype machines.

A 1256. Workmen engaged wholly or mainly in running and fixing wires and cables in connection with the fixing of electrical signs on buildings.

B 1257. *Workmen (including women) engaged in assembling and fitting up small coffee-mills, mincing-machines, food-choppers and similar appliances consisting mainly of cast-iron, such as are commonly used for domestic purposes.*

This decision supersedes Decision No. 813 (1) *so far as it relates to mincing-machines and coffee-mills.*

A 1258. Workmen employed in a mechanical engineering establishment, and engaged in the manufacture of steel, wrought-iron, or steeled coffee-mills.

A 1259. Workmen engaged wholly or mainly in the repair or rebuilding of brick settings, furnace arches, furnace linings, or brick flues in connection with (1) all kinds of steam boilers, (2) brewery coppers.

A 1260. Workmen employed wholly or mainly in the construction or maintenance or repair of colliery offices, workshops, engine-houses, dwelling-houses or other buildings.

A 1261. Smiths and mechanics and their assistants employed wholly or mainly in workshops, and engaged in the construction or maintenance or repair of colliery machinery.

A 1262. Workmen employed wholly or mainly in the construction or maintenance or repair of railway wagons at collieries.

Note.—Decisions 1260, 1261 and 1262 modify Decision 460.

A 1263. Blacksmiths engaged in making ferrules for locomotive boilers.

A 1264. Toolsetters engaged wholly or mainly in connection with the manufacture of telephone parts.

B 1265. *Workmen employed in a separate establishment not forming part of a mechanical engineering, vehicle or ship-building establishment, and engaged wholly or mainly in making wrought iron shackles, thimbles and other small wrought iron articles used by collieries, ship-builders, &c.*

B 1266. *Workmen engaged wholly or mainly in making sheet metal stoves used for enamalling, japanning and other purposes.*

A 1267. Workmen engaged in heightening, extending and strengthening iron ore bunkers in connection with a blast furnace plant.

A 1268. Workmen engaged wholly or mainly in dressing tramway points, fitting the tongue and spring to work same and the lid that covers the spring box.

A 1269. Workmen, other than gardeners, engaged in the extension and laying out, levelling, &c. of a recreation ground, including the construction, re-construction or alteration of any roads or paths in connection therewith.

A 1270. Workmen engaged wholly or mainly in assembling, finishing and completing pavement, vertical and lead lights and reflectors, whether containing plain or stained glass, for buildings, ships or vehicles, and including all processes of cutting, fitting, cementing, electro-plating, in connection therewith, and painting the frames.

This decision modifies Decisions Nos. 737 and 799. It should be noted that Decision No. 667 relates only to glass-manufacturing establishments.

A 1271. Workmen employed by a firm of earthenware manufacturers, and described as fitters and tool filers, engaged in repairing tools for use in pottery machinery, and in fixing steam and gas pipes.

A 1272. Workmen engaged wholly or mainly in building walls of stone or brick and mortar round gardens or fields.

A 1273. Workmen engaged wholly or mainly in making patterns for motor car builders.

A 1274. Toolmakers making tools and chucks for the manufacture of pearl buttons.

A 1275. Workmen engaged wholly or mainly in the manufacture or fixing of sliding and folding partitions forming part of the fittings of a building.

A 1276. Workmen employed on road work, including the relaying of the surface, in connection with the construction, reconstruction or alteration of tramway lines.

A 1277. Workmen employed by contractors as borers, to test the nature of the ground, in connection with the construction, reconstruction or alteration of works of construction.

A 1278. Workmen engaged wholly or mainly in the manufacture of wood block flooring for buildings.
This Decision supersedes Decision No. 678 (2).

B 1279. *Workmen engaged wholly or mainly in the making or repairing of jacquard harness.*

A 1280. Workmen engaged wholly or mainly in the making or repairing of jacquards and dobbies.

B 1281. *Workmen described as masons, bricklayers, and labourers employed by a railway company, and engaged wholly or mainly in repairing tunnels on railway systems.*

B 1282. *Workmen engaged in the manufacture of wool combs.*

B 1283. *Workmen employed in the running sheds of a railway, and engaged wholly or mainly in removing from beneath coaches, washing, assembling, replacing and charging electrical accumulators, in connection with railway carriages which are in use.*

A 1284. Workmen engaged wholly or mainly in the manufacture or repair of coal and coke conveyors.

A 1285. Workmen engaged wholly or mainly in the construction, repair, decoration or demolition of covered markets.

A 1286. Workmen employed by a firm of electric lift, crane and process machine makers, and engaged wholly or mainly in turning and fitting parts of electric lifts, cranes, winches and process machinery.

A 1287. Workmen described as stonebreakers, and employed by a firm of contractors in their workshops or yards, or on the site of building or constructional work.

B 1288. *Contributions* are not payable, *except by agreement between employer and workman, in respect of agricultural labourers who have not previously worked in an insured trade, and who are employed for less than three months as builders' labourers in the rural district in which they usually reside, the work being sufficiently near their homes to enable them to return home each night without railway travelling.*

B 1289. *Workmen employed by a railway company in the running shed, and engaged wholly or mainly in examining locomotives and tenders, and reporting any repairs that may be necessary, and not engaged wholly or mainly in executing repairs or in examining in the repair shop in connection with the execution of repairs.*

B 1290. *Workmen engaged in the manufacture of fallers for use in connection with flax and jute preparing machinery.*

A 1291. Workmen employed at iron works, and engaged wholly or mainly in the erection of an aerial ropeway.

B 1292. *Workmen employed at iron works, and engaged wholly or mainly in—*

(1) *Fixing bands round blast furnaces and fixing tuyere pipes and connections; or*
(2) *Changing valves in hot blast stoves,*
if not engaged in connection with the construction, reconstruction or alteration of furnaces.

A 1293. Workmen employed in painting automatic machines of a kind commonly found in railway stations or other public places.

A 1294. Workmen engaged in the alteration of gas retorts from sloper beds to horizontal beds on old foundations.

B 1295. *Workmen engaged in the manufacture of iron and steel hardware for vehicles, and not employed in mechanical engineering or in vehicle-constructing establishments.*

B 1296. *Workmen engaged wholly or mainly in the repair of open platforms, open cattle and other pens (not being buildings).*

A 1297. Bricklayers, masons, carpenters, electricians, and other workmen engaged wholly or mainly in the construction, alteration, repair, decoration, or demolition of station buildings, including the verandahs, awnings, and protective roofing of platforms.

A 1298. Workmen engaged in reconstructing, widening or lengthening railway or other bridges, involving the taking down and rebuilding of abutment walls.

B 1299. *Workmen employed at a forging establishment, and engaged wholly or mainly in lining iron moulds with bricks in connection with the casting of ingots for armour plates and shaftings.*

A 1300. Workmen described as smiths and strikers, fitters and improvers, planers, drillers or other mechanics and their assistants and labourers, and employed wholly or mainly in workshops connected with a tramway system.

A 1301. Workmen (including women) engaged in the manufacture (other than coil-winding) and assembling of motor-starters.

A 1302. Workmen (including girls of the age of 16 or over) employed by a firm of cycle manufacturers, and engaged wholly or mainly in placing spokes in cycle wheels and tightening the same.

A 1303. Workmen employed by a firm of electric cable manufacturers, and engaged in reinstating the roadway which has been taken up for the purpose of laying new electric mains.

B 1304. *Metal workers engaged wholly or mainly in the manufacture of metal-covered shop fronts.*

A 1305. Wood workers engaged wholly or mainly in the manufacture of metal-covered shop fronts.

A 1306. Labourers employed wholly or mainly in assisting roll turners at a steel rolling mill.

A 1307. Workmen engaged wholly or mainly in glueing or joining up wood-work at the bench, to form parquet flooring.

A 1310. Workmen engaged in coiling and welding wrought iron tubing, and making wrought iron fittings for a small bore tube system of heating buildings.

A 1311. Workmen engaged wholly or mainly in the manufacture of machines and tools used by tin and sheet metal workers for the manufacture of buckets, trunks, cans, &c., or in the manufacture of machines and tools used for smoothing panels and rolling mudguards for the motor trade.

B 1312. *Workmen employed wholly or mainly in the repair of galvanising pots.*

A 1313. Workmen described as slate floaters, and engaged wholly or mainly in preparing slate for use in the construction of chimney-pieces.

B 1314. *Workmen engaged wholly or mainly in docking, undocking or shifting ships from berth to berth, or in clearing up holds, etc., in connection with the ordinary loading and unloading of ships.*

A 1315. Workmen engaged wholly or mainly in—
(1) fixing or repairing or altering gas piping in buildings ;
(2) installing for the first time gas fittings.
This decision supersedes any previous decision in so far as it may be in conflict therewith.

B 1316. *Workmen engaged wholly or mainly in—*
(1) *disconnecting or reconnecting gas cookers, gas heating appliances and gas fittings (not including work on piping covered by decision* A 1315 *above);*
(2) *repairing removable fittings.*

B 1318. *Workmen engaged in the repair of lead chambers used in the manufacture of sulphuric acid.*

A 1319. Workmen engaged in the repair of the framework supporting lead chambers used in the manufacture of sulphuric acid.

B 1320. *Workmen engaged wholly or mainly in the work of regulating sewing-machines for various classes of work, and not engaged wholly or mainly in repairing the machines.*

A 1321. Workmen engaged wholly or mainly in flattening or bending, or any process subsequent thereto, tubes, whether brazed, welded or seamless, which are intended wholly or mainly for the cycle or motor cycle trade.
Decision A 787 does not relate to processes prior to flattening.
Decision B 901 (8) by which it was decided that contributions are not payable in respect of workmen who are engaged in flattening the ends, cutting and slotting cycle tubes, is cancelled. The remainder of decision B 901 is unaffected.

B 1322. *Workmen engaged wholly or mainly in making leather tool rolls for motor cars.*

A 1323. Workmen employed in excavating a pit for a new oil storage tank, in connecting pipes, and fixing a hand pump.

A 1325. Workmen engaged wholly or mainly in constructing mausoleums or vaults to which access can be obtained without the assistance of labourers.

A 1326. Workmen engaged in the manufacture or repair of cylinders for drying machines.

B 1327. *Workmen engaged in making electric plan-printing apparatus (other than those engaged in ironfounding).*

B 1328. *Workmen employed in a chain-making establishment, and engaged wholly or mainly in the manufacture or repair of miscellaneous chain attachments, such as hooks, swivels, shackles, brackets, eye-bolts.*

A 1329. Coppersmiths and helpers employed in establishments which are engaged wholly or mainly in preparing copper pipes for the conveyance of steam, including copper expansion bends, or in making copper fittings and appliances for use as parts of the products of a mechanical engineering establishment.

A 1330. Workmen engaged wholly or mainly in making, assembling or fitting parts of machines used by shopkeepers for fruit-cleaning, meat-mincing, filling sausage skins, slicing bread, corking bottles.

A 1331. Workmen engaged in whitewashing or limewashing railway arches and similar structures which are used as stables, offices, warehouses, &c.

A 1332. Workmen described as joiners and their labourers, and engaged in repairing wooden water-cooling towers.

B 1333. *Workmen employed by a saddle-making firm, and engaged in fitting together metal and leather parts of cycle and motor cycle saddles.*

B 1334. *Workmen engaged wholly or mainly in the manufacture of electric condensers.*

A 1335. Workmen employed wholly or mainly in machining or fitting moulds for use in the manufacture of gramophone records.

A 1336. Springmakers, fitters or other workmen engaged wholly or mainly in making, or in fitting, or in machining laminated springs or spring buckles for vehicles.

This decision supersedes decisions B 9, B 466 and B 616, in so far as it conflicts with them.

B 1337. *A woman employed by a manufacturer of knitting machinery to knit by hand on a knitting machine for the purpose of seeing whether the machine works satisfactorily.*

A 1338. Workmen employed in ordnance factories and described as spring fitters who are engaged in preparing springs for ordnance.

B 1339. *Workmen employed by a motor omnibus company, and engaged wholly or mainly in vulcanising tyres.*

A 1340. Workmen (including glaziers, painters, polishers, &c.) engaged wholly or mainly in the manufacture, fitting or installing of shop fittings of wood.

This decision modifies decision B 634 so far as it relates to racks, counters, showcases, &c., for shops, and decision A 999, so far as the latter makes exception of "portable counters, showcases or other similar portable fittings." The word "fittings" does not include articles of furniture which are ordinarily moved when the premises are swept out.

B 1341. *Workmen employed by a firm of automobile accessory makers, and engaged wholly or mainly in assembling the parts of automobile lifting jacks.*

A 1342. Workmen engaged wholly or mainly in making pneumatic tyre pumps which are worked by foot and not by hand.

A 1343. Workmen employed in the production or distribution of electricity in connection with establishments which are engaged wholly or mainly in carrying on an insured trade.

This decision does not relate to workmen employed by power companies which sell electricity for the purpose of insured trades.

A 1344. Workmen employed wholly or mainly in repairing brake or truck gear of tramway cars.

B 1346. *Brakesmen and brakesmen's mates engaged wholly or mainly in examining and cleaning, adjusting and oiling brake or truck gear of tramway cars.*

B 1347. *Workmen employed by a fibro-cement company, and engaged in making artificial slates, sheets or slabs for stock, and not covered by decision* A 1216.

B 1348. *Workmen engaged wholly or mainly in die-sinking for silversmiths.*

B 1349. *Workmen engaged wholly or mainly in fitting together and finishing metal fenders.*

A 1350. Workmen employed in general sheet metal working establishments which are engaged wholly or mainly in making and preparing sheet metal stampings for use in connection with any insured trade.

A 1351. Workmen engaged wholly or mainly in the construction, alteration, repair, decoration or demolition of wooden stands, stagings and platforms.

This decision reverses decision B 590 (2), but does not affect decision B 843.

A 1352. Workmen described as engine tenters, engine drivers and stokers, and engaged wholly or mainly in tenting or minding engines or stoking boilers in connection with any insured trade.

This decision does not relate to workmen employed by power companies who sell power for the purpose of insured trades.

B 1353. *Workmen employed in attending to the working of producer gas plants used in connection with the manufacture of steel for a steel foundry.*

A 1354. Workmen engaged in the upkeep of a contractor's temporary tramways used in connection with construction of works.

A 1355. Workmen engaged in the manufacture of submarine or divers' helmets.

B 1356. *Workmen not employed in a vehicle-constructing establishment, who are engaged wholly or mainly in making carriage lamp stumps.*

A 1357. Workmen engaged in turning rolls for a wire mill.

A 1358. Workmen engaged wholly or mainly in the manufacture of platform weighing machines of a capacity of more than seven hundredweight.

The words "of a kind not commonly used in the retail trade" in Decisions A 303 and A 557, are intended to exclude only scales and weighing machines of a weighing capacity and kind used on shop counters, or small platform machines of capacity of 7 cwt. or less.

A 1359. Workmen engaged in forging welded dies for jewellers', silversmiths' and other die-makers, or in forging tools for all classes of tool-makers.

A 1360. Workmen who are employed wholly or mainly in polishing parts of cycles or motor cycles, whether employed in cycle factories or elsewhere.

A 1361. Workmen engaged wholly or mainly in fitting or repairing ships' telegraphs in or on ships.

A 1362. Workmen, not being usually members of a ship's crew, who are engaged wholly or mainly in the upkeep and repair of dredger engines and hydraulic, and other, cranes.

A 1363. Workmen who are engaged wholly or mainly in repairing (including repainting)—

(1) Agricultural and garden machinery;

(2) Agricultural implements which are worked or drawn by horse or mechanical power;

(3) and hand machines, such as chaff-cutters, etc.

A 1364. Workmen who are engaged in the manufacture or repair of boring tools used in prospecting for coal and other minerals.

A 1365. Workmen employed by a ship and general smith who are engaged wholly or mainly in making cargo blocks, snatch blocks, coal gins.

A 1366. Workmen who are employed on board ship in polishing fittings of wood (including washstands, chairs, tables, lounges) which when in use are fixed to the ship.

A 1368. Workmen employed by a firm of painting contractors or builders and engaged wholly or mainly in mixing, serving or delivering paint for the use of painters employed by the firm.

A 1369. Workmen engaged wholly or mainly in the manufacture (including painting, enamelling, &c.) of bacon-slicing machines.

A 1370. Workmen engaged in the manufacture of machine tools such as drilling machines, &c.

A 1371. Workmen employed by vehicle-manufacturing or vehicle-repairing firms, and engaged wholly or mainly in vulcanising tyres, or in removing and replacing tyres.

A 1372. Workmen described as boilermakers and their labourers, and engaged wholly or mainly in the construction, upkeep or repair of chemical manufacturers' plant and the apparatus incidental thereto, such as riveted tanks, pans, boilers, wagons, bogies, &c.

This decision modifies Decision B. 373.

B 1373. *Contributions are not payable (except by agreement between employer and workmen) in respect of labourers in a rural district whose usual occupation is in an uninsured trade, and who, not having previously worked otherwise than occasionally in an insured trade, are employed for less than two months in any year as builders' labourers in a rural district in which they reside, the work being sufficiently near*

their homes to enable them to return home each night without railway travelling.

B 1374. *Workmen employed wholly or mainly in the maintenance and upkeep of blast furnace plant, coke oven plant, and their bye-product plants (other than buildings and machinery or vehicles) and described as:—*

(1) *Pipe fitters;*

(2) *Blacksmiths, if engaged wholly or mainly in making black forgings which are not to be subsequently finished by mechanics, or in repairing or sharpening furnace tools.* (*See also Decision A.* 1375 *above.*)

(3) *Bricklayers, if engaged wholly or mainly in the maintenance and upkeep of blast furnaces, gas retorts, coke ovens and their bye-product plants (other than buildings).*

(*The word "upkeep" includes relining.*)

(4) *Pig-bed moulders and their labourers;*

(5) *Switchboard attendants and other workmen who are engaged wholly or mainly in minding, tenting or driving electrical machinery in connection with businesses other than those included in the Sixth Schedule, and who are not engaged wholly or mainly in the upkeep and repair of machinery and conductors.*

This decision supersedes any previous decision with which it may be in conflict.

A 1375. Workmen employed wholly or mainly in the maintenance and upkeep of blast furnace plant, coke oven plant and their bye-product plants, and described as:—

(1) Joiners, patternmakers and their labourers;

(2) Bricklayers, if engaged wholly or mainly in the upkeep and repair of buildings (including steam boiler settings);

(3) Fitters (exclusive of pipe fitters) and their labourers;

(4) Boilersmiths, helpers and their labourers;

(5) Turners, drillers and their labourers;

(6) Blacksmiths, if engaged wholly or mainly in the repair of vehicles or machinery (including locomotive engines), or in work to be subsequently finished by mechanics (see also Decision B. 1374 below).

(7) Electricians and assistants engaged wholly or mainly in the installation, upkeep and repair of electrical machinery (including conductors), electrical wiring for power, light or bells, in factories, workshops, or other buildings.

This decision supersedes any previous decision with which it may be in conflict.

A 1376. Workmen described as engaged in gun lock filing, gun furniture filing, making fore parts, making and filing sundry limbs, &c. for guns.

B 1377. *Workmen described as brassfounders and brassfinishers, and engaged wholly or mainly in making pumps for beer engines.*

ADDENDA

APPENDIX I

3. Incorporation of Joint Committee

S. 83

1.—(1) These Regulations may be cited as the National Insurance (Incorporation of Joint Committee) Regulations, 1913.

(2) The Interpretation Act, 1889, applies to the interpretation of these Regulations as it applies to the interpretation of an Act of Parliament.

2. The Joint Committee constituted under Section 83 of the National Insurance Act, 1911, consisting of such persons as may from time to time be appointed under regulations made by the Treasury under that section, may sue and be sued and may for all purposes be described by the name of the "National Health Insurance Joint Committee," and shall have an official seal which shall be officially and judicially noticed, and that seal shall be authenticated by any member of the Joint Committee or some person authorised by the Joint Committee to act in that behalf.

August 18th, 1913.

4. National Insurance (Joint Committee) Amendment Regulations

S. 83

1. These Regulations may be cited as the National Insurance (Joint Committee) Amendment Regulations, 1913, and shall be read as part of the National Insurance (Joint Committee) Regulations, 1912, and these Regulations and the National Insurance (Joint Committee) Regulations, 1912, may be cited together as the National Insurance (Joint Committee) Regulations, 1912 and 1913.

2. For the purposes of the proviso to subsection 2 of Section 16 of the Act relating to the retention by the Insurance Commissioners of the whole or any part of the sum payable out of moneys provided by Parliament under that subsection for defraying the expenses of sanatorium benefit the Joint Committee alone shall exercise the following powers, namely :—

(*a*) the power, so far as the terms of the grant may place such sums under the administrative control of the Joint Committee, of retaining the whole or any part thereof for purposes of research ;

(*b*) the power to make regulations as to the manner in which any sums which may be retained either by the Joint Committee or by any of the several bodies of Commissioners shall be applied for such purposes.

August 7th, 1913.

5. THE NATIONAL INSURANCE (JOINT COMMITTEE) AMENDMENT REGULATIONS, 1913 (No. 2)

S. 83

1.—(1) These Regulations may be cited as the National Insurance (Joint Committee) Amendment Regulations, 1913 (No. 2), and shall be read as one with the National Insurance (Joint Committee) Regulations, 1912, hereinafter referred to as "the principal Regulations," and these Regulations the principal Regulations and the National Insurance (Joint Committee) Amendment Regulations, 1913, may be cited together as the National Insurance (Joint Committee) Regulations, 1912 and 1913.

(2) In these Regulations "the principal Act" means the National Insurance Act, 1911, and "the amending Act" means the National Insurance Act, 1913.

2. For the purposes of the provisions of the amending Act specified in the first column of the First Schedule to these Regulations, the National Health Insurance Joint Committee (in these Regulations called "the Joint Committee") alone shall exercise the powers specified in the third column of the said Schedule, and set opposite to the provisions to which they respectively relate.

3. For the purposes of the provisions of the amending Act specified in the first column of the Second Schedule to these Regulations, the Joint Committee shall exercise jointly with the several bodies of Commissioners, the powers specified in the third column of the said Schedule, and set opposite to the provisions to which they respectively relate.

4. The power of making orders under Section 78 of the principal Act affecting matters in connection with which any powers or duties have been assigned by the amending Act or by the National Insurance (Joint Committee) Regulations, 1912 and 1913, either to the Joint Committee alone or to the Joint Committee acting jointly with the several bodies of Commissioners, shall be exercised by the Joint Committee either alone or jointly with the several bodies of Commissioners, as the case may require.

October 9th, 1913.

First Schedule.

Provisions of Amending Act.	Subject matter.	Powers to be exercised by Joint Committee alone.
Section 3, subsection (3).	Abolition of reduction of benefits in certain cases.	Power to make Regulations providing, in the case of any such classes of persons as are mentioned in the Section, for the transition from the provisions of the principal Act affecting them to the provisions of that Act as amended by Section 3 of the amending Act.
Section 7, subsection (3).	Arrears of contributions	Power to make Regulations carrying Section 7 into effect, including the power to prescribe the amount to be paid to an Approved Society to recoup the loss suffered by the Society on account of arrears being excused.
Section 8	Reduction, etc., of benefits on account of arrears.	Power to prescribe the reduction, postponement or suspension of benefits to which insured persons who are in arrear shall be liable, and the time within which, and the conditions under which, arrears may be paid up.
Section 16, subsection (1).	Provisions as to Societies having members in more than one part of the United Kingdom.	Power to prescribe the manner in which a poll is to be taken for the purpose of ascertaining whether the members of an Approved Society resident in a part of the United Kingdom other than that in which the registered office of the Society is situated desire to be treated as if they formed a separate Society.
Section 16, subsection (5).	Provisions as to Societies having members in more than one part of the United Kingdom.	Power to prescribe what part of the transfer value of a member of an Approved Society, who at the time of attaining the age of 70 is resident in Ireland, is to be carried by his Society to a separate account and in what manner it is to be dealt with.

Provisions of Amending Act.	Subject matter.	Powers to be exercised by Joint Committee alone.
Section 17	Variation in rules of Approved Societies.	Power in the case of a Society which has been approved by the Joint Committee to authorize the variation or amendment of the rules of the Society to come into force immediately and to continue in force as mentioned in the Section, and to authorise the substitution of the sanction of the annual general meeting for the sanction of a special general meeting.
Section 19	Special provisions as to casual and intermittent employment.	Power by Special Order to modify the principal Act in its application to persons whose employment is of a casual or intermittent nature and to the employers of such persons.
Section 20, subsection (2).	Woman of British nationality married to an alien.	Power to make Regulations subject to which the maternity benefit payable in respect of the insurance of an alien insured person, being a person subject to the provisions of Section 45 of the principal Act, whose wife was before marriage a British subject, is to be increased by two-sevenths.
Section 21	Special provision for aliens.	Power to accept, as satisfactory, proof that a Society has organised, either solely or jointly with other bodies, an Approved Society for the benefit of its members, but only where the Approved Society has been approved by the Joint Committee.
Section 25	Power to treat all employees of an employer as being remunerated at normal rate.	Power to make Special Orders treating all the persons employed by any employer or group of employers in any class or classes of work as if constantly in receipt of a rate of remuneration normally within certain limits.
Section 26	Employers in case of outworkers.	Power to make a Special Order providing that the person therein specified shall as respects any outworkers or any class of outworkers be deemed to be the employer.
Section 28	Extension of powers of Commissioners to make Regulations.	Power to make Regulations with respect to all or any of the matters specified in the First Schedule to the amending Act.
Section 38	Power to take evidence on oath.	Power of requiring the examination on oath of witnesses appearing at an inquiry held by or under the direction of the Joint Committee.

Second Schedule.

Provisions of Amending Act.	Subject matter.	Power to be exercised by Joint Committees jointly with the several bodies of Commissioners.
Section 6	Employment under any local or other public authority.	Power to make Special Orders excluding employment under local or other public authorities from being employment within Part I. of the principal Act.
Section 9, subsection (1).	Benefits of exempted persons.	Power to make Regulations under subsection (4) of Section 4 of the principal Act providing for the application of contributions paid in respect of persons who hold certificates of exemption towards medical benefit and sanatorium benefit for such persons and the cost of the administration of such benefits.
Section 31 (1).	Expenses of Insurance Committees.	Power to approve a scheme prepared by an Insurance Committee for the payment to the members of the Committee of subsistence allowance and compensation for loss of remunerative time. Power, with the consent of the Treasury, to determine the sum (if any) to be paid ont of moneys provided by Parliament towards the expenses of an Insurance Committee under such scheme.
Section 32	Consultation with practitioners who have entered into agreements with Insurance Committees.	Power to make Regulations relating to the appointment of a Committee by medical practitioners who have entered into agreements with an Insurance Committee and to determine its duties and powers.
Section 33, subsection (1).	Committees elected by persons, &c., supplying drugs and medicines.	Power to make Regulations in accordance with which a local Committee is to be elected in every county or county borough by the persons, firms and bodies corporate, who have agreed to supply drugs, medicines and appliances to insured persons whose medical benefit is administered by the Committee, to make Regulations subject to which such committee is to be consulted by the insurance committee, and to determine its duties and powers.

APPENDIX II.

51. Administration of Medical Benefit Admendment.

S. 15.

1. These Regulations may be cited as the National Health Insurance (Administration of Medical Benefit) Amendment Regulations, 1913, and shall be read as part of the National Health Insurance (Administration of Medical Benefit) Regulations, 1912, which are in these Regulations referred to as "the principal Regulations," and the principal Regulations and these Regulations may be cited together as the National Health Insurance (Administration of Medical Benefit) Regulations, 1912 and 1913.

2. Notwithstanding anything in the principal Regulations, the expression "medical year" for the purpose of the principal Regulations and of these Regulations means the period commencing on the 15th day of January, 1913, and ending on the 11th day of January, 1914, and any successive period fixed by the Commissioners for the purpose.

3. The Insurance Committee (in these Regulations referrred to as "the Commtttee") may fix, in accordance with the provisions of paragraph (3) of Regulation 13 of the principal Regulations, as the date of revision, any date not being earlier than the 1st day of November in any year, or later than the 11th day of January in the succeeding year.

4.—(1) Where the Committee desire to give notice to the practitioners on the panel that it is proposed that the terms of service for the medical year succeeding that in which the notice is given shall be varied from those in force during the current medical year, they shall, after consultation with the Local Medical Committee, submit for the approval of the Commissioners a statement of the proposed alterations.

(2) If and so far as the proposed alterations are approved by the Commissioners, they shall take effect as from the commencement of the succeeding medical year, or from much later date as the Commissioners may determine.

5. Where a practitioner has given notice to the Committee in accordance with paragraph (2) of Regulation 21 of the principal Regulations of his desire to withdraw from the panel, his name shall not be included in the medical list for the medical year succeeding that in which he has given notice, and his agreement with the Committee shall determine accordingly: Provided that, where the practitioner so desires and the Committee consent, his name may be removed from the medical list as from such earlier

date as may be agreed between the Committee and the practitioner.

6. The provisions of Regulation 22 and paragraph (*b*) of Regulation 26 of the principal Regulations, relating to the arrangements to be made for the treatment of an insured person changing his residence, shall apply to the case of an insured person who has elected to obtain treatment through an approved institution, and who subsequently changes his residence, and the arrangement so to be made shall provide for his obtaining treatment either under the arrangements made by the Committee with the practitioners on the panel or through an approved institution at the option, so far as possible, of the insured person.

7. Notwithstanding anything in Regulation 52 of the principal Regulations the following provisions shall have effect with respect to the Medical Service Sub-Committee :—

(1) Three persons, and, if the Committee with the consent of the Commissioners so determine, not more than two additional persons shall be appointed to be members of the Medical Service Sub-Committee by and from the members of the Committee who represent insured persons, and an equal number of the Local Medical Committee, or, if no Local Medical Committee exist, by the practitioners on the panel: Provided that, unless one of the persons appointed by the Local Medical Committee or by the practitioners on the panel, as the case may be, is a woman, at least one of the persons appointed by the members of the Committee who represent insured persons shall be a woman, but the woman so appointed may be appointed from amongst persons who are or persons who are not members of the Committee.

(2) The Committee may, if they think fit, provide for the appointment of a Vice-Chairman of the Medical Service Sub-Committee who shall be selected from amongst the persons who are under the provisions of the principal Regulations eligible to be Chairman, by the same persons and in the same manner as the Chairman, and a Vice-Chairman so appointed shall in the absence of the Chairman exercise and perform the powers and duties of the Chairman, but shall not be entitled to be present at a meeting of the Medical Sub-Committee at which the Chairman is present.

(3) The Committee may, with the consent of the Commissioners, appoint two or more Medical Service Sub-Committees.

8. Paragraph (2) of Regulation 43 of the principal Regulations shall have effect as if for the words "an amount bearing the same proportion to the sum credited to him as the amount in the Drug Fund bears to the aggregate amounts so credited to all those persons" there were subsituted the words "the sum so credited to him or an amount bearing the same proportion to that sum as the amount in the Drug Fund bears to the aggregate amounts so credited to all those persons, whichever is the less."

9. The following provisions shall be substituted for paragraph (3) of Regulation 15 and Paragraph (2) of Regulation 48 of the principal Regulations, which are hereby revoked:—

(1) Every approved institution shall, on dates to be appointed by the Commissioners, furnish to the Committee quarterly statements on forms to be provided by the Committee of the number of insured persons entitled to obtain treatment as their medical benefit through the institution.

(2) As soon as may be, after the receipt of a statement, the Committee shall pay to the approved institution submitting the statement, in advance of the amount due to it, such sum as may be agreed between the Committee and the institution, or in default of agreement, as may be determined by the Commissioner, without prejudice, however to the power of the Committee at such other times as they may think fit to pay to the institution such other sums on account as they may determine.

(3) The Board of Management or other governing authority of an approved institution shall, as soon as may be, after the end of every medical year, furnish to the Committee a certificate on a form to be provided by the Commissioners stating the amount expended by the institution during that year upon the provision of treatment (including medicines and appliances) for insured persons obtaining treatment through the institution as their medical benefit, and the Committee shall pay to the institution a sum equal to the amount certified to have been so expended or a sum equal to the aggregate amount available for the purposes of the medical benefit of the insured persons entitled to obtain treatment through the institution, whichever sum shall be the less.

Sept. 18th, 1913.

APPENDIX II.

52.—ADJUSTMENT IN THE BALANCE OF THE TRANSFER VALUE OF A WOMAN WHO IS IN ARREARS AT THE DATE OF HER MARRIAGE.

S. 44 (10)

1. These Regulations may be cited as the National Health Insurance (Adjustment of Married Women's Transfer Value) Regulations, 1913.

2.—(1) In these Regulations, unless the context otherwise requires—

The expression "the Act" means the National Insurance Act, 1911;

The expression "quarter" means a period of 13 weeks, being the period of currency of a contribution card issued under Regulations of any body of Insurance Commissioners.

(2) The Interpretation Act, 1889, applies to the interpretation of these Regulations as it applies to the interpretation of an Act of Parliament.

3. Where a married woman, being a member of an Approved Society, is, at the date of her suspension from ordinary benefits, in arrears in respect of a number of contributions exceeding the number of quarters which have terminated since her entry into insurance, and elects not to become a voluntary contributor, no adjustment shall be made in the sum transferred to the Married Women's Suspense Account in respect of her, but the balance of her transfer value shall be reduced by three-fourths of the amount by which her arrears exceed a sum of money equal to the amount of one weekly contribution payable by or in respect of her multiplied by the number of quarters which have terminated since her entry into insurance.

4. Where a woman who is a member of an Approved Society is in arrears in respect of a number of contributions not exceeding the number of quarters which have terminated since her entry into insurance, no adjustment shall be made in the sum transferred to the Married Women's Suspense Account in respect of her or in the balance of her transfer value.

5. Where a married woman is suspended from receiving ordinary benefits during the currency of a quarter of which not less than twelve weeks have expired, that quarter shall, for the purpose of these Regulations, be deemed to have terminated before the date of such suspension.

Sept. 29th, 1913.

53.—FURTHER AMENDMENT OF THE (NAVAL AND MILITARY FORCES) (TIME LIMITS) REGULATIONS, 1912.

S. 46 (2) (b)

1. These Regulations may be cited as the National Health Insurance (Naval and Military Forces) (Time Limits) Regulations, 1912, Amendment Regulations, 1913 (No. 2).

2. Regulation 2 of the National Health Insurance (Naval and Military Forces) (Time Limits) Regulations, 1912, is hereby revoked and in lieu thereof the following provision shall have effect:—

" For the purposes of subsection (1) of Section 46 of the Act, the time within which a seaman, marine, or soldier, who has completed the period of his first engagement and has re-engaged for pension, may elect to have deduction made from his pay, shall be—

(*a*) In the case of a man who so re-engages on or after the 1st day of July, 1913, any time up to and including the first day on which he receives pay after the date of his re-engagement: and

(*b*) In the case of a man who has re-engaged before the 1st day of July, 1913, any time before that date:

Provided that in the case of a soldier who was on the 1st day of June, 1913, serving outside the United Kingdom, this Regulation shall apply as though the 1st day of January, 1914, were substituted for the 1st day of July, 1913.

Sept. 25th, 1913.

54.—Transition to Full Rate of Benefit Regulations, 1913.

1. These Regulations may be cited as the National Health Insurance (Transition to Full Rate of Benefit) Regulations, 1913.

2.—(1) In these Regulations, unless the context otherwise requires—

The expression "the principal Act" means the National Insurance Act, 1911;

The expression "the amending Act" means the National Insurance Act, 1913;

The expression "member" in relation to an approved society means a member of that society for the purposes of Part I. of the principal Act;

The expression "person insured under Section 49" means a person who on the 12th day of October, 1913, was insured under the provisions of Section 49 of the principal Act.

(2) The Interpretation Act, 1889, applies to the interpretation of these Regulations as it applies to the interpretation of an Act of Parliament.

3. For the purpose of calculating, under subsections (1) and (5) of Section 8 of the principal Act, the duration of the sickness benefit to which a person insured under Section 49 may, on and after the 13th day of October, 1913, become entitled, any weekly payments of the nature of sickness benefit made to him by the approved society of which he is a member or by the Insurance Committee, as the case may be, under the provisions of Section 49 of the principal Act during any period in which he was incapable of work by reason of disease or disablement, shall

be deemed to have been payments of sickness benefit at the full rate payable under Section 3 of the amending Act, but for the purpose aforesaid no account shall be taken of any other sums (whether payable quarterly or otherwise) paid to any such person by an approved society or Insurance Committee under the provisions of Section 49 aforesaid.

4. In calculating arrears of contributions for the purpose of the reduction or suspension of benefits on and after the 13th day of October, 1913, no account shall be taken of arrears of contributions payable by any person insured under Section 49, which accrued before that date during any period in which the approved society of which he is a member is satisfied that he was incapable of work by reason of disease or disablement.

5.—(1) Where medical attendance and treatment have been provided by an approved society under Section 49 aforesaid, the society may, if it thinks fit, continue to provide such medical attendance and treatment for any member of the society insured under Section 49 until any date not later the 11th day of January, 1914.

(2) A person insured under Section 49 who, being a British subject, was entitled in virtue of any of the provisions of that section to receive payments (whether in the nature of sickness benefit or periodical payments) after attaining the age of seventy, shall, until the 11th day of January, 1914, continue to be entitled to receive such payments.

(3) Where a person insured under Section 49 is an alien to whom the provisions of Section 45 of the principal Act apply, the benefits to which until the 11th day of January, 1914, he shall be entitled shall be the benefits which were payable to him under the provisions of Section 49 aforesaid.

(4) Save as aforesaid, no person insured under Section 49 shall be entitled on or after the 13th day of October, 1913, to any benefits payable under the provisions of that section.

6.—(1) Where a person insured under Section 49 is on the 13th day of October, 1913, a deposit contributor, no part of the cost of any benefits provided for him on or after that date shall be contributed out of moneys provided by Parliament, until that cost is equal to the amount which stood on the date aforesaid to his credit in the Deposit Contributors Fund, or until he becomes a member of an approved society, whichever shall first happen.

(2) Upon his becoming a member of an approved society so much of the sum then standing to his credit in the Deposit Con-

tributors Fund as represents contributions paid out of moneys provided by Parliament shall be repaid to the Exchequer.

October 13th, 1913.

APPENDIX III—A.

27.—Discharged Seamen, Marines and Soldiers Order, 1913.

1. Every discharged seaman, marine or soldier to whom Section 46 of the Act applies, and who was at the time of his discharge entitled to maternity benefit out of the Navy and Army Insurance Fund, shall, so long as he continues to be an insured person and until he becomes a member of an Approved Society or a deposit contributor, or becomes entitled to benefits out of the Navy and Army Insurance Fund in manner provided by paragraph (*h*) of subsection (3) of Section 46 of the Act, continue to be entitled to maternity benefit out of that Fund in like manner as theretofore and any contributions paid under Part I. of the Act by or in respect of him shall be paid into that Fund.

2. For the purpose of Section 46 (3) (*g*) of the Act, the Transfer Value of a seaman, marine or soldier to whom this Order applies and who becomes a member of an Approved Society or a deposit contributor, shall be calculated as at the time when he becomes a member of an Approved Society or a deposit contributor, and shall be debited to the Navy and Army Insurance Fund and credited to the Approved Society or to the Deposit Contributors Fund as at that time, and paragraph (*g*) of subsection (3) of Section 46 of the Act shall be modified accordingly.

3. This Order shall continue in force until regulations are made by the Insurance Commissioners under the National Insurance Act, 1913, for the purpose of providing benefits for such discharged seamen, marines and soldiers as aforesaid.

4. This Order may be cited as the National Health Insurance (Discharged Seamen, Marines and Soldiers) Order, 1913.

October 6th, 1913.

28.—The Membership of Approved Societies Order, 1913.

1. Where owing to a misapprehension of the provisions of the Act and of the said recited Regulations, or otherwise, an insured person has at any time before the date of this Order purported to become a member, for the purposes of Part I. of the Act, of a society which was not approved for that part of the United Kingdom in which he was then resident, and he has not before

the date aforesaid received notice either from the society or from the Insurance Commissioners for that part of the United Kingdom that he is not a member of the society, he shall be deemed to have been validly admitted to membership of that society for the purposes aforesaid.

2.— 1) Any sums paid by a society in respect of the benefit or the administration of benefits of an insured person who under the provisions of this Order is deemed to have become a member of the society shall be deemed to have been as properly paid as if the person had in fact become a member of the society.

(2) Any sums credited or debited to a society in respect of such insured person as aforesaid in the National Health Insurance Fund of the part of the United Kingdom for which the society is approved shall be deemed to have been as properly credited or debited, as the case may be, as if the insured person had been a member of the society and had been resident in that part of the United Kingdom.

3. This order may be cited as the National Health Insurance (Membership of Approved Societies) Order, 1913.

September 26th, 1913.

29.—District Insurance Committees Amendment Order, 1913.

1. The Principal Order shall continue in force and have effect up to and including the 14th day of April, 1914.

2. This Order may be cited as the National Health Insurance (District Insurance Committees) Amendment Order, 1913.

October 14th, 1913.

30.—Arrears Order, 1913.

1. This Order shall have effect until the 12th day of January, 1914.

2. Notwithstanding anything in Section 10 of the principal Act, the benefits of an employed contributor being a member of an Approved Society shall not, so long as this Order is operative, be reduced, postponed or suspended on account of arrears.

3. Where at any time before the 13th day of October, 1913, the benefits of a voluntary contributor being a member of an Approved Society have been reduced, postponed or suspended on account of arrears, they shall be deemed to have been reduced, postponed or suspended in accordance with the provisions of the principal Act, if, subject to the provisions of subsection (4) of

Section 10 of the principal Act, such reduction, postponement or suspension was based upon the total number of weekly contributions in respect of which he was actually in arrear at the expiration of the quarter immediately preceding the date at which the reduction, postponement or suspension took effect, any arrears in the case of a person entering insurance after the expiration of the first week of a quarter which accrued during that quarter being disregarded.

4. On and after the 13th day of October, 1913, the right of a voluntary contributor being a member of an Approved Society to medical benefit and sanatorium benefit shall be suspended if, having entered into insurance during the week expiring on the 21st day of July, 1912, he is in arrear on the 13th day of October, 1913, in respect of more than thirty-two weekly contributions, or if, having entered into insurance after the 21st day of July, 1912, he is in arrear on the 13th day of October, 1913, in respect of more than twenty-six weekly contributions, subject in both cases to the provisions of subsection (4) of Section 10 of the principal Act.

5.—(1) On and after the 13th day of October, 1913, where a voluntary contributor being a member of an Approved Society is in arrears, the sum of those arrears calculated as hereinafter provided shall be set off against any sickness benefit which may from time to time become payable to him and his sickness benefit shall be withheld or reduced accordingly.

(2) For the purposes of the last preceding paragraph the sum of the arrears of a voluntary contributor shall, subject to the provisions of subsection (4) of Section 10 of the principal Act, be ascertained as on each date on which any sickness benefit would be payable, in accordance with the following provisions:—

(*a*) No account shall be taken of any arrears in the case of a voluntary contributor entering into insurance before the 14th day of October, 1912, except in so far as they exceed the amount of three whole weekly contributions or in the case of a voluntary contributor entering into insurance on or after that date except in so far as they exceed the amount of two whole weekly contributions.

(*b*) Where before the 13th day of October, 1913, any sickness benefit to which he would otherwise have been entitled has been reduced, postponed or suspended on account of arrears, the sum of his arrears calculated as aforesaid shall be deemed to have been reduced by a sum equal to the additional amount of sickness benefit to which, but for such reduction, postponement or suspension, he would have been entitled.

6. This order may be cited as the National Health Insurance (Arrears) Order, 1913.

October 11th, 1913.

APPENDIX III—B.

8.—Employment under Local and Public Authorities Exclusion Order, 1913.

1. Employment of the class specified in the Schedule to this Order under any local or other public authority respectively, shall be deemed not to be employment within the meaning of Part I. of the Principal Act.

2.—(1) This Order may be cited as the National Health Insurance (Employment under Local and Public Authorities) Exclusion Order, 1913.

(2) The Interpretation Act, 1889, applies to the interpretation of this Order as it applies to the interpretation of an Act of Parliament.

October 11th, 1913.

Schedule.

Class of Employment.

Employment as Chaplain or other minister of religion.
Employment as a duly qualified medical practitioner.
Employment as a Coroner or Deputy Coroner.
Employment as a Public Analyst.
Employment as a Public Vaccinator.
Employment as Superintendent Registrar or Deputy Superintendent Registrar, Registrar of Births and Deaths or Deputy Registrar of Births and Deaths, and Registrar of Marriages or Deputy Registrar of Marriages.
Employment under a contract of apprenticeship without money payment.
Employment as an unpaid officer of any local or other public authority.
Employment otherwise than as an officer or servant of a local or other public authority, not being an employment specified in Part I. (*a*) (*b*), (*c*), or (*d*) of the First Schedule to the National Insurance Act, 1911.

9.—Outworkers' Exclusion Provisional Order, 1913 (No. 2).

1. Outworkers of the classes or descriptions specified in the Schedule to this Order shall not, in respect of their employment as such, be deemed to be employed within the meaning of Part I. of the Act, and accordingly employment as such an outworker shall be deemed not to be employment within the meaning of the said Part I.

2. This Order may be cited as the National Health Insurance (Outworkers' Exclusion) Provisional Order, 1913 (No. 2).

October 11th, 1913.

Schedule.

(1) Persons to whom articles or materials are given out, but who are not themselves substantially engaged in the actual manipulation of those articles or materials.

(2) Persons to whom articles or materials are given out, not being articles or materials which it is the trade or business of the person by whom they are given out to manufacture, make up, clean, wash, alter, ornament, finish, or repair, or adapt for sale.

APPENDIX VII. 3.

COUNTY COURT RULES DATED JULY 26, 1912.

Ss. 66, 68.

ORDER XLIIA.

Appeals under Section 66.

ORDER XLIIA., Rule 1. — Appeal under 1 & 2 Geo. 5. c. 55. s. 66 (1) (*a*) (i.)

1. Where any person aggrieved by the decision of the Insurance Commissioners or the Welsh Insurance Commissioners on any question arising under paragraph (*a*) of subsection (1) of section sixty-six of the National Insurance Act, 1911, (which empowers the Commissioners to decide questions to whether any employment or any class of employment is or will be employment within the meaning of Part One of the said Act, or as to whether a person is entitled to become a voluntary contributor under the said Act,) desires to appeal to the County Court against the decision, the following provisions shall apply.

ORDER XLIIA., Rule 2. — Appeal to be by petition.

2. The appellant shall file a petition in the County Court in the district of which he resides, getting forth specifically the several facts and contentions of law upon which he alleges that the decision was erroneous, and stating an address at which documents may be served on him.

ORDER XLIIA., Rule 3. — Time for appealing.

3. Subject to the provisions of these Rules, a petition of appeal must be filed within one month from the date of the decision appealed against.

ORDER XLIIA., Rule 4. — Title, date of hearing, and service of petition.

4.—(1.) The petition shall be intituled "in the matter of the National Insurance Act, 1911, and in the matter of an appeal by of under section 66 of the said Act."

(2.) On the filing of a petition the registrar shall fix the day and hour on and at which the petition will be heard, the day to be fixed at a date not less than sixty days from the filing of the petition.

(3.) On the day of hearing being fixed the registrar shall seal a copy of the petition, and shall deliver to the appellant two copies
Form 341. of a notice according to the form in the Appendix, signed by the registrar and under the seal of the Court: and the sealed copy of the petition, with one of such notices annexed thereto, shall within seven days after the filing of the petition be served by the appellant upon the Insurance Commissioners, or the Welsh Insurance Commissioners, as the case may be.

ORDER XLIIA., Rule 5. — Application of Order XLII., Rules 16–24, 26, 27.

5. Rules 16 to 24, 26 and 27 of Order XLII. shall apply to the subsequent proceedings on the petition, with the substitution of the Insurance Commissioners or the Welsh Insurance Commissioners, as the case may be, for the Commissioners of Inland Revenue, and of the central office of the Insurance Commissioners or the Welsh Insurance Commissioners, as the case may be, for "Somerset House, London, W.C."

Applications to the Registrar under Section 68.

ORDER XLIIA., Rule 6. — Stay of proceedings, etc., where certificate granted under 1 & 2 Geo. 5. c. 55. s. 68.

6.—(1.) Where the medical practitioner attending on any person who is an insured person within the meaning of the National Insurance Act, 1911, and is in receipt of sickness benefit, certifies pursuant to section 68 of the said Act that the levying of any distress or execution upon any goods or chattels belonging to such insured person, and being on premises occupied by him, or the taking of any proceedings in ejectment or for the recovery of any rent or to enforce any judgment in ejectment against such person, would endanger his life, and such certificate has been sent to the Insurance Committee and has been recorded in manner provided by the said section, the following provisions shall apply.

(2.) If notice of such certificate having been given or renewed is given by or on behalf of the insured person to the registrar of the county court in the district of which such insured person resides, no execution upon any goods or chattels belonging to such insured person, and being on premises occupied by him, and no proceeding for the recovery of rent or to enforce any judgment in ejectment against such insured person shall be issued, and any execution or other proceeding as aforesaid issued before notice of the certificate having been given or renewed is received by the registrar shall be stayed, during the currency of the certificate or renewed certificate.

(3.) If no notice is given to the registrar, then if notice of such certificate having been given or renewed is given to the bailiff in charge of any such execution or proceeding as aforesaid, such execution or proceeding shall be stayed during the currency of the certificate or renewed certificate.

(4.) On notice of a certificate having been given or renewed being given to the registrar or to the bailiff, the registrar or high bailiff shall forthwith send notice to any person at whose instance any such execution or other proceeding as aforesaid issued of such certificate having been given or renewed.

(5.) On proof being made to the satisfaction of the registrar that any such certificate or renewed certificate has ceased to be in force, any person desirous of levying any such execution or taking any such proceeding as aforesaid shall be entitled to proceed with the same.

ORDER XLIIA., Rule 7. — Application to registrar to cancel or modify certificate under 1 & 2 Geo. 5. c. 55. s. 68 (i).

7.—(1.) Where a person desirous of levying a distress or an execution upon any goods or chattels belonging to an insured person in receipt of sickness benefit, and being on premises occupied by him, or of taking proceedings in ejectment or for the recovery of rent, or to enforce any judgment in ejectment against any such person, disputes the accuracy of a certificate of the medical practitioner attending on such person granted to such person for the purpose of Section 68 of the National Insurance Act, 1911, and sent to the Insurance Committee and recorded in manner provided by the said section, the following provisions shall apply.

(2.) The person disputing the accuracy of the certificate may apply to the registrar of the County Court in the district of which the insured person resides for an order cancelling or modifying the certificate.

(3.) The application may be made either in or out of court on notice in writing according to the form in the Appendix, which shall be filed with the registrar; and a copy thereof shall be served on the insured person two clear days at least before the hearing of the application, unless the registrar gives leave for shorter notice. Form 449.

(3.) A copy of the certificate shall be filed with the notice of the application.

(4.) On the hearing of the application evidence may be given on oath or affidavit, and the registrar may after hearing such evidence either dismiss the application or make an order cancelling or modifying the certificate, and may make such order and give such directions as may be just. Form 450.

(5.) The allowance of costs of and incidental to the application shall be in the discretion of the registrar.

(6.) A sealed copy of the order made on the application shall be sent by post to the applicant and to the person insured, and to the Insurance Committee.

(7.) Where a certificate is cancelled or modified, the applicant may, subject in any case in which the certificate is modified to

any directions given by the order of the registrar, proceed as if the certificate had ceased to be in force.

ORDER XLIIA., Rule 8.

Application to registrar to determine disputes as to sufficiency of security under 1 & 2 Geo. 5. c. 55. s. 68 (2).

8.—(1.) Where a person desirous of levying such distress or execution or of taking such proceedings or enforcing such judgment as in the last preceding rule mentioned has demanded security for payment of rent thereafter to become due from the insured person, or of the amount of the judgment debt, as the case may be, and security is not given or offered, the person demanding security may, after the expiration of one month from the date of the grant of the original certificate, on proof being made to the satisfaction of the registrar of the County Court in the district of which the insured person resides that security has been demanded and has not been given or offered, proceed as if the certificate had ceased to be in force.

(2.) If security has been demanded and is given or offered, but any dispute arises as to the sufficiency of the security, either party may apply to the registrar of the County Court in the district of which the insured person resides to determine such dispute, and in any such case the following provisions shall apply.

Form 451. (3.) The application may be made either in or out of court on notice in writing according to the form in the Appendix, which shall be filed with the registrar; and a copy thereof shall be served on the opposite party two clear days at least before the hearing of the application, unless the registrar gives leave for shorter notice.

Form 452. (4.) On the hearing of the application evidence may be given on oath or affidavit, and the registrar shall after hearing such evidence determine the dispute, and may make such order and give such directions as may be just. If he declares the security offered to be insufficient, he may further declare what security would be sufficient.

(5.) The allowance of costs of and incidental to the application shall be in the discretion of the registrar.

(6.) A sealed copy of the order made on the application shall be sent by post to each party to the application.

(7.) If the registrar declares the security offered to be insufficient, and further declares what security would be sufficient, then, if such security is not given, the person demanding security may, after the expiration of one month from the date of the grant of the original certificate, on proof being made to the satisfaction of the registrar that security has not been given, and subject to any directions given by the order of the registrar, proceed as if the certificate had ceased to be in force.

APPENDIX

449.

Application for Cancellation or Modification of Certificate granted for the purpose of Section 68 of the National Insurance Act, 1911.

In the County Court of holden at .
In the matter of the National Insurance Act, 1911, and in the matter of a certificate granted to of for the purpose of section 68 of the said Act.
TAKE NOTICE, that of is desirous of levying a distress [*or* an execution] upon the goods and chattels belonging to of , an insured person in receipt of sickness benefit under the above-mentioned Act, and being on premises occupied by him [*or* of taking proceedings in ejectment *or* for the recovery of rent *or* to enforce a judgment in ejectment against of an insured person in receipt of sickness benefit under the above-mentioned Act]:
And that the said disputes the accuracy of a certificate dated the day of granted by of to the said for the purpose of section 68 of the above-mentioned Act and sent to the Insurance Committee and recorded in manner provided by the said section:
And that the said intends to apply to the registrar of the above-mentioned Court at the Court house [*or* the County Court Office] situate at on day the day of , at the hour of in the noon, for an order cancelling or modifying the said certificate.
Dated this day of .

To
of
and to the Registrar of the Court.

1 & 2 Geo. 5. c. 55. s. 68. Order XLIIA, Rule 7.

450.

Order on Application for Cancellation or Modification of Certificate granted for the purpose of Section 68 of the National Insurance Act, 1911.

[*Heading as in Form* 449].

Upon the application of of for an order cancelling or modifying a certificate dated the day of granted by of to of , an insured person in receipt of sickness benefit under the above-mentioned Act for the purpose of section 68 of the said Act:
And upon hearing the said and the said , and evidence on both sides [*or as the case may be*]:
I order that the said certificate be cancelled [or be modified as follows (*state modification*)]
[*Or* I order that the said application be dismissed]:
If any order made as to costs, add:
And I order that the said do pay the said the sum of for his costs of and relating to the said applica-

1 & 2 Geo. 5. c. 55. s. 68. Order XLIIA, Rule 7.

tion, and that the said do pay to the said the said sum of £ on the day of [*or* by instalments of for every days, the first instalment to be paid on the day of].

Dated this day of .

Registrar.

451.

Application for Settlement of Dispute as to Sufficiency of Security to be given pursuant to Demand under Section 68 of the National Insurance Act, 1911.

In the County Court of holden at .

1 & 2 Geo. 5. c. 55. s. 68. Order XLIIA, Rule 8.

In the matter of the National Insurance Act, 1911, and in the matter of a demand for security made by of on of for security under Section 68 of the said Act.

TAKE NOTICE, that a demand has been made by of on of under section 68 of the National Insurance Act, 1911, for proper security for the payment of rent thereafter to become due from the said to the said [*or* for the amount of a judgment debt of £ due from the said to the said]:

And that a dispute has arisen as to the sufficiency of the security offered by the said :

And that the said intends to apply to the Registrar of the above-mentioned Court at the Court house [*or* the County Court Office] situate at on the day of , at the hour of in the noon, to determine the said dispute.

Dated this day of

To [*the opposite party*]
and to the Registrar of the Court.

452.

Order on Application for Settlement of Dispute as to Sufficiency of Security to be given pursuant to Demand under Section 68 of the National Insurance Act, 1911.

[*Heading as in Form* 451.]

1 & 2 Geo. 5. c. 55. s. 68. Order XLIIA, Rule 8.

Upon the application of of for the determination of a dispute as to the sufficiency of the security offered by of on demand made by of under section 68 of the National Insurance Act, 1911, on the said for proper security for payment of rent to become due from the said to the said [*or* for the amount of a judgment debt of £ due from the said to the said]:

And upon hearing the said and the said , and evidence on both sides [*or as the case may be*]:

I declare that the security offered by the said for the rent so to become due [*or* for the amount of the said judgment debt] is sufficient:

[*Or* I declare that the security offered by the said for the rent so to become due [*or* for the amount of the said judgment debt] is insufficient [*add, if registrar so declares*, but that the following security would be sufficient, viz. :—(*state security*)]:

If any order made as to costs, add:

And I order that the said do pay to the said the sum of for his costs of and relating to the said application, and that the said do pay the said sum of to the said on the day of [*or* by instalments of for every days, the first payment to be made on the day of].

Dated this day of .

Registrar.

July 26th, 1912.

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Tool makers, [A 924]
Do. Setters, [A 924]
Bell wirers (electric), [A 854]
Bells:
Clapper makers, [B 1041]
Frame makers, [A 1040]
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Pulley makers, [A 1040]
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Belt makers:
Cork life-belt coverers, [B 962]
Do. do. makers, [B 962]
Mechanical engineers, [A 803]
Railway works, [A 465] (2)], [B 466 (3)]
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Cotton-doublers, [B 963]
Locomotive makers, [A 479]
Mechanical engineering works, [A 337]
Mechanical engineers, [A 803]
Railway signal makers, [A 507]
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Bench makers:
Brickmakers, [B 396]
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Bench screw makers, [B 637]
Benching (sewing machine):
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Bend makers (sanitary), [B 927]
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Benders:
Car sides, [A 800]
Hoopstick (railway works), [A 465 (2)]
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Roofing dept. (Constructional Engineers), [A 948]
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Benders (tube):
Mechanical engineering establishment, [A 1163]
Bevellers:
Glass, [B 799]
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Bier makers, [A 588]
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Cement washers [A 1050]
Cementers, [A 1050]
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Castings finishers, [B 977]
Metal part fitters, [B 977]
Binnacles and binnacle lamps makers, [B 773]
Biscuit makers:
Case makers, [B 156]
Die setters, [B 270]
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Bitumastic paint:
Makers, [B 259]
Bitumen (Asphalte &c.):
Layers, [A 440]

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Bitumen (Asphalte, &c.) (*contd.*)—
Makers, [B 441]
Bitumen coaters:
Steamships, [A 911]
Black Ash Furnace:
Attendants, [B 483]
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Blackers:
Quarry tools, [B 444]
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Boat builders, [A 766]
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Steamer repairers, [A 14A]
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Welded tube makers (toolmakers), [A 1096]
Yacht and boat fittings makers, [A 1058]
Blade (saw) makers, [B 921]
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Blades (sword):
Browners, [A 1209]
Finishers, [A 1209]
Fitters-up, [A 1209]
Makers, [A 1209]
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Blades (turbine):
Die filers, [A 1063]
Gauge makers, [A 1063]
Pattern makers, [A 1063]
Blank cutters:
Wood machinist, [B 965]
Blast furnaces (*see also* Furnace Workers)
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Fixers, [B 355 (4)], [B 394], [B 405]
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Block (concrete) casters, [B 610]
Block cutters (linoleum manufacturers), [B 721 (1)]
Block (cycle brake) makers, [B 558]
Block instrument makers (railways), [B 293]
Block (millstone) shapers, [B 397]
Block (pulley):
Chain makers, [B 760]
Makers (shipbuilding yards) [A 576]
Block (wood flooring):
Layers, (A 781)
Makers, [B 678 (2)]
Block (wood) shapers:
Felt hat makers, [B 916]
Blocking (Scotch) machinemen:
Bottle stopper manufacturer, [B 1117]
Blocks, (hat):
Plaster pattern makers, [B 1136]
Blocks (wood paving):
Creosoters, [B 1035]
Sawyers, [B 1035]
Blooms (tyre and axle):
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Blowing room operatives (cotton spinners), [B 115]
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Board sawyers:
Brush makers, [B 656]
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Boards (notice):
Fixers, [B 1191]
Makers, [B 1191]
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Cutters (malleable iron works), [B 1127]
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Builders, [A 509], [A 671], [A 704], [A 766]
Machinery installers, [A 339]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*conta.*)—

Boat (*see also* Shipbuilding) (*contd.*)—
Repairers, [A 383], [A 493], [A 671], [A 704]
Slip builders, [A 509]
Wood fittings makers, [A 262]
Boat (Motor), *see also* Ships:
Coxswains (torpedo testers), [B 851]
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Boatmen:
Canal Co., [B 654 (3)]
Mooring layers, [B 334 (2)]
Pleasure boat caterer, [B 705]
Sand, etc., dredgers, [B 59]
Boats:
Fittings:
Makers, [A 1058]
Lowering gear:
Makers, (A 1111)
Bobbin:
Makers, [A 458]
Winders, [B 598]
Bobbin (electrical) makers, [B 965]
Bobbins:
Cotton and wool machinery:
Makers, [B 1204]
Bodies (wood):
Vacuum machines:
Makers, [A 1067]
Boiler:
Attendants:
Iron works, [B 487]
Mechanical engineering works, [A 86]
Railway works [A 465 (1), (2)], [B 466 (1), (2)]
Breakers:
Boiler and machinery merchants, [A 291]
Iron merchants, [B 267]
Cleaners:
Cement manufacturers, [B 577 (1)]
Electricity Supply Co., [B 455], [B 488 (1)]
Iron works [B 487]
Ships, [B 398]
Coverers:
Electricity Supply Co., [A 489]
General, [A 574]
Firemen:
Chemical works, [B 537]
Steel works, [B 541]
Fixers:
Restaurant utensil manufacturers, [A 348]
Inspectors:
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Boiler (*contd.*)—
Makers:
Gas engine makers, [A 534 (4)]
General, [A 315], [A 411]
Locomotive makers, [A 492]
Military railway workshops, [A 609]
Railway works, [A 465 (1) (2), (3)]
Steel works, [A 870]
Makers' helpers:
Locomotive makers, [A 479]
Repairers:
Electric Light and Traction Co., [A 786]
Electricity Supply Co., [A 489]
Gas engine makers, [A 534]
General (electro welders), [A 744]
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Steel works, [A 870]
Scalers:
Ships, [B 398]
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Setting repairers:
Steel works, [A 871]
Testers:
Mountings (safety) Makers, [A 863]
Washers:
Railway works, [A 465 (1)], [B 466 (1)]
Boiler composition makers, [B 296]
Boiler feed pump workers (steel works), [B 541]
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Boilers:
Domestic:
Makers, [B 1024], [B 1201]
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Boilers (Can):
Builders and contractors, [A 725]
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Fitters, [B 957]
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Die makers, [A 428], [A 582], [A 623 (1)]
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Bolt (*contd.*—)
Makers:
Brewery, [B 256]
Cycle part makers, [A 353 (a)]
General, [B 21], [B 272 (1)] [B 637]
Local Authority, [B 190 (7)]
Locomotive makers, [A 479]
Metal belt fastener makers, [B 587]
Railway works, [A 465 (1), (2)]
Screwers:
Shipbuilding yards, [A 576]
Tap makers, [A 428], [A 623]
Tool:
Makers, [A 582], [A 623 (1)]
Setters, [A 636]
Bolt (dcor) makers:
Press tool makers and repairers, [A 968]
Bolts:
Ammunition (Maxim guns):
Makers, [A 1012]
Railway wagons:
Screwers, [A 1195]
Bonnet (motor) makers, [A 448]
Bonnets (motor cars):
Makers, [A 1078]
Bookbinders:
Press makers, [B 1008]
Wooden article makers, [B 1008]
Bookers out (handcart hirers), [B 204]
Bookstacks (steels):
Painters, [B 774]
Bookstall makers and fixers, [A 995]
Boot and shoe trade:
Knife makers, [B 328]
Last and form makers, [B 328]
Boot last:
Makers, [B 910]
Polishers, [B 910]
Boot protectors:
Carders (iron foundry), [B 692 (1)]
Boot repairers (contractors), [B 101]
Boot trade:
Casters (iron nails and protectors), [A 987]
Boot tree makers:
Cycle carrier riders, [B 910]
Last makers, [B 910]
Borers:
Armour plate makers, [A 868]
Artesian well, [B 825]
Electric wiring conduit fittings makers, [B 794]
Gun barrel makers, [A 63 (2)]
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Borers (*contd.*)—
Mechanical engineering works, [A 20]
Sanitary fittings makers, [B 363]
Tramway shops, [B 453]
Boring machine makers, [A 323]
Boring machinery tool makers, [A 900]
Borough council, (*see* Local Authorities)
Bottle (colliers' tin) makers, [B 122]
Bottle (glass) manufacturers:
Blow pipe repairers, [B 210]
Fireclay block dressers, [B 378]
Furnacemen, [B 234]
Mould makers, [A 299]
Tool repairers, [B 210]
Bottle (glass) works:
Machine tool makers and repairers, [A 1183]
Machinery makers and repairers, [A 1183]
Bottle stopper works:
Scotch blocking machinemen, [B 1117]
Wood slab cutters [B 1117]
Bottoms (double):
Ships:
Painters, [A 1131]
Redleaders, [A 1131]
Scalers, [A 1131]
Bowl (lawn) makers, [B 857]
Bowls (calender):
Makers, [A 1037]
Box (agricultural loose) makers, [A 685]
Box (axle):
Dressers, [A 739]
Lappers, [A 902]
Machinists, [A 739]
Painters, [A 739]
Screwers, [A 902]
Turners, [A 902]
Box (electrical distribution appliance) makers, [A 679]
Box fitters:
Sanitary fittings makers, [B 998]
Box inspectors (electricity supply Co.), [B 264]
Box irons:
Finishers, [B 976]
Fitters up, [B 976]
Box (paper) makers:
Forme makers, [A 1119]
Steel rule makers, [A 1119]
Box (riveters') makers (shipbuilding Co.), [A 703]

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Box (stop tap) examiners and stampers :
Water companies, [B 961]
Box (sun blind) makers and erectors, [B 823]
Box (textile machinery) makers, [A 458]
Box (tin) :
Machine :
Tenters, [B 147]
Tool setters, [B 698]
Makers :
Despatch boxes, [B 593]
General, [B 646]
Solderers, [B 173]
Box (tin) making :
Die makers, [A 989]
Fitters, [A 989]
Tool makers, [A 989]
Box (wooden) :
Makers :
Acetylene gas makers, [B 658 (2)]
Biscuit and cake makers, [B 146]
Brick and tile manufacturers, [B 396]
Felt manufacturers, [B 259]
General, [B 96, B 316]
Housemaids' box makers, [B 775]
Sewing machine manufacturers, [B 278 (h)]
Repairers :
Mineral Water Co., [B 199 (3)]
Box (wooden label) makers and repairers, [B 810]
Boxers (electric wiring conduit fittings), [B 794]
Boxes (accumulator cell) :
Lead lining makers, [B 1134]
Makers, [B 1046, B 1134]
Planers, [B 1046]
Sawyers, [B 1046]
Boxes (brick press) :
Fitters, [A 1159]
Planers, [A 1159]
Shapers, [A 1159]
Boxwood logmakers, [B 648]
Brace (engineers' ratchet) :
Fitters, [A 501]
Turners, [A 501]
Brace (ratchet) makers, [B 1103]
Brace (small) makers, [B 206]
Braces and Belts :
Machinists, [A 672 (1)]
Toolmakers, [A 672 (2) and (3)]
Bracket makers, [B 52, B 455]
Brake :
Adjusters (railways), [B 427]
Erectors (railway), [A 465]
Examiners (railways), [B 427]
Do. (tramways), [B 454]
Fitters (railways), [A 465]
Brake block (cycle) makers, [B 558]
Do. (cycle) makers, [A 388]
Do. Van (railway) makers, [A 1]
Brake stick repairers :
Railway Co., [B 827]
Branders (wire), (brewery), [B 256]
Brass article makers :
Band instrument makers, [B 793]
Bath fittings makers, [518]
Bedstead and cot makers, [B 301]
Builder's article makers, [B 301]
Chain makers, [B 599]
Church ornament makers [B 718]
Coffin furniture makers, [B 301]
Fire extinguishing apparatus makers, [B 108]
Gas and electric light fittings makers, [B 49]
Gas lamp and appliance makers, [B 547]
Hardware makers, [B 49]
Hearth furniture makers, [B 301]
Lavatory fittings makers, [B 518]
Optical instrument case makers, [B 72]
Teeth mould makers, [B 759]
Tramcar trolley wheel makers, [A 746]
Water fittings makers, [B 49]
Window furniture makers, [B 49]
Brass changers :
Coal washery, [A 1074]
Brass foundries :
Metal pattern makers, [B 1138], [A 1139]
Brass foundry mechanical tool makers, [A 300]
Brass foundry (press and stamped) :
Patternmakers (wooden), [A 994]
Tool makers, [A 988]
Do. setters, [A 988]
Brass workers :
Annealers :
Spinnings, [B 957]
Assemblers :
Domestic lamps, [B 974]
Bung guard makers, [B 1004]
Capstan lathe toolsetters, [A 1219]

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Brass workers (*contd.*)—
Casters :
Gas and electric light fittings makers, [B 49]
Mechanical engineering works, [A 23]
Rolling mill bearings makers (iron works), [A 349 (3)]
Tramcar trolley wheel makers, [A 746]
Water fittings makers, [B 49]
Window furniture makers, [B 49]
Coremakers :
Mechanical engineering works, [A 23]
Cutlery makers, [B 1082]
Die makers ;
Rod section drawers, [A 930]
Drawers :
Turbine blade makers, [B 931]
Dressers :
Locomotive makers, [A 479]
Mechanical engineering works, [A 23]
Finishers :
Fire extinguishing apparatus makers, [B 108]
Gas and electric light fittings makers, [B 49]
Gas and water fittings pattern makers, [B 957]
Gas appliance makers, [B 547 (4)]
Hand fire extinguisher makers, [B 957]
Incandescent lamp makers, [B 957]
Linoleum makers, [B 721 (2)]
Locomotive makers, [A 479, A 492]
Local authority undertakings, [B 190 (17)]
Mechanical engineering works, [A 23]
Railway works, [A 465 (1),] [B 466 (1), (2)]
Restaurant utensil makers, [B 347]
Sanitary fittings makers, [B 363]
Water fittings makers, [B 49]
Window furniture and hardware makers, [B 49]
Fitters :
Gas meter makers, [B 274]
Mechanical engineering works, [A 23]
Railway works, [466 (2)]

Brass workers (*contd.*)—
Founders :
Builders' and fancy brass makers, [B 301]
Fire extinguishing apparatus makers, [B 108]
Gas and electric light fittings makers, [B 49]
Hearth furniture makers, [B 301]
Miners' lamp makers, [B 269]
Sanitary fittings makers, [B 363]
Tramcar trolley wheel makers, [A 746]
Water fittings makers, [B 49]
Window furniture makers, [B 49]
Joiner's tool makers, [B 1082]
Lacquerers :
Electric light fittings makers, [B 345]
Machine toolsetters, [A 1219]
Machinists :
Tramcar trolley wheel makers, [A 746]
Window furniture makers, [B 49]
Milk churn makers, [B 1051]
Mould makers :
Linoleum makers, [B 721]
Moulders :
Gas lamp makers, [B 547]
Locomotive makers, [A 479], [A 492]
Mechanical engineering works, [A 23]
Railway works, [A 465 (1)], [B 466 (2)]
Salt Works, [A 545 (d)]
Nickle Buckle Barrellers :
Harness furniture makers, [B 839]
Office press makers, [B 1011]
Pattern Dressers :
Ironfounders, [B 692]
Patternmakers :
Fender makers, [B 864]
Picklers (Casting) :
Railway signal makers, [B 508 (2)]
Polishers :
Kettle makers [B 593]
Mechanical engineering works, [A 23]
Repoussé workers :
Art metal workers, [B 907]
Rollers :
Turbine blade makers, [B 931]
Rubber stamp makers, [B 1011]
Sanitary fittings makers, [B 875]

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Brass workers (*contd.*)—
Straighteners:
Turbine blade makers, [B 931]
Turners:
Domestic lamps, [B 974]
Dynamo brush makers, [A 881]
Gas meter makers, [B 274]
Locomotive makers, [A 479], [A 492]
Miner's lamp makers, [B 269]
Optical instrument case makers, [B 72]
Sanitary fittings makers, [B 363]
Washers:
Railway works, [465 (1)]
Brassers (motor car and lorry wheel), [A 787]
Brattice nail castors (miner's cloths), [A 987]
Brazers:
Cycles, [A 512 (2)]
Braziers:
Railway works, [A 465 (1)]
Breakers:
Boiler, [B 267], [A 291]
Concrete, [B 722], [A 725]
Breakers-up (iron beds), [B 991]
Breakwater reconstructors, [A 549]
Brewers:
Bolt makers, [B 256]
Carpenter and jobber, [A 134]
Cooper's stave makers, [B 256]
Coopers' wire branders, [B 256]
Drivers (motor wagon), [B 144]
Engine attendants, [B 144]
Farriers, [B 256]
Hinge makers, [B 256]
Mechanics, [A 143]
Poker makers, [B 256]
Smiths, [A 143]
Stablemen, [B 256]
Wooden vat makers, [B 717]
Brewers' engineers:
Coppersmiths, [A 715]
Brewers' vat makers, [A 952]
Brick Dressers, [A 725 (1)], [B 722 (1)]
Brick Fire Bridges:
Builders and repairers (ship's boiler furnaces) [A 1050]
Brick merchants, [B 105]
Brick mould (wooden) makers, [B 828]
Brick-kiln:
Construction, [A 374]
Repairs, [B 373]
Bricklayers:
General, [A 54]

Bricklayers (*contd.*)—
Special:
Boiler-setting repairers, [A 871]
Cartridge makers, [A 103 (2)]
Collieries, [B 460 (6)]
Drop forging, [A 372 (3)]
Grate fixers, [A 824]
House property repairers, [A 824]
Locomotive makers, [A 479]
Millers, [A 19]
Oil cake factory, [A 17]
Railway works, [A 465 (2) (3)]
Sanitary fittings makers, [A 360 (a)]
Tramway Co., [A 26]
Brickmakers:
Brick press box and die makers, [A 1159]
Crushed, [B 639 (3)]
Hand, [B 155], [B 752]
Machine, [B 8] [B 181], [B 752]
Brickmakers' employees:
Barrow makers, [B 396]
Bench makers, [B 396]
Box makers [B 396]
Brick kiln constructors and repairers, [A 374], [B 373]
Carpenters, [A 64]
Manager (brickyard), [B 60]
Mechanics, [A 64]
Plumbers, [A 64]
Tile fixers, [A 64]
Wheelwrights, [A 64]
Brickyard managers, [B 60]
Bridges:
Construction, [A 178 (c), A 321, A 509 (3)]
Repairers (Canal Co.), [B 654 (1)]
Bridges (fire):
Builders and repairers (ship's boiler furnaces), [A 1050]
Brilliant cutters (glass), [B 799]
Bronze statues:
Casters, [B 666]
Bronze workers:
Bronzers (piano frames), [B 629]
Bronzers (sewing machine factory), [A 277 (d)]
Casters (artistic foundry), [B 666]
Brooder makers:
Poultry rearers, [B 892]
Broom makers and repairers:
Road sweeping machines, [A 1101]
Brooms:
Bass Dressers, [B 70]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Browners :
Sword blades and bayonets, [A 1209]
Brush :
Board cutters, [B 656]
Makers, [B 403]
Woodwork machinists, [B 123, B 678]
Brush (electrical dynamo) makers, [A 881]
Brush gear makers, [A 287]
Brush (steel wire) makers, [B 693]
Bucket (ash) makers :
Steamships, [B 1023]
Bucket (fire) makers :
Japanners, [B 829]
Tinsmiths, [B 829]
Buckle barrellers (harness furniture makers), [B 839]
Buckle factory :
Machinists, [A 672 (1)]
Tool makers, [A 672 (2, and 3)]
Buckles (railway spring) :
Drillers, [B 616]
Fitters, [B 616]
Gaugers, [B 616]
Machinemen, [B 616]
Markers, [B 616]
Testers, [B 616]
Buffalo hide picker makers, [A 1043]
Buffermen :
Mechanical engineers, [A 20]
Railway works, [A 465 (2)]
Builders' merchants, *see also* cement merchants
Barge dischargers, [B 38]
Bargemen, [B 105]
Boatmen, [B 59]
Carters, [B 105, B 213 (1)]
Cranemen, [B 105]
Dredgers, [B 59]
Horsekeepers, [B 105]
Labourers, [B 105]
Loaders, [B 213 (2)]
Masons, [A 38]
Mortar makers, [B 207]
Salesmen, [B 207]
Slaters and tilers, [A 38, A 131, and A 106]
Sub-contractors, [B 105]
Warehousemen, [B 639 (2)]
Yardmen, [B 105]
Building, *see also* carpenters, masons, &c.
General, [A 54]
Special :
Agricultural, [A 685]
Building, *see also* carpenters, masons, &c. (*contd.*)—
Special (*contd.*)—
Bridges, [A 321]
Fence fixers, [B 682]
Greenhouses, &c., [A 706]
Railway, [A 178B]
Wood block floor layers, [A 781]
Wood fittings makers, [A 262]
Building thatchers, [A 883]
Buildings :
Bell hangers, [A 1042]
Charwomen, [B 1118]
Gate and railing fixers, [A 1211]
Lath fixers, [A 1031]
Organ erectors, [B 1045]
Pneumatic despatch tube apparatus fixers, [A 1100]
Relief decoration :
Fixers, [A 1214]
Makers, [A 1214]
Seat makers, [A 1049]
Stove, grate, and range repairers, [A 1121]
"To Let" board makers and fixers, [B 1191]
Bulkheads (ships') :
Painters, [A 1131]
Redleaders, [A 1131]
Scalers, [A 1131]
Bung (brass) :
Guard makers, [B 1004]
Bung (wooden) makers, [B 1004]
Bunker erectors, [A 505]
Do. trimmers, [B 125, A 576]
Bunkerers (ship's coalers), [B 1065]
Buoy :
Coverers (cork life), [B 962]
Makers, [A 959]
Do. (cork life), [B 962]
Buoy lamp makers, [B 1047]
Burette makers, [B 973]
Burner (incandescent gas) :
Fitters, [B 865]
Testers, [B 865]
Burner (gas) testers, [B 329]
Burring machines :
Makers, [A 1165]
Bush (conduit) makers, [B 965]
Do. liners (anti-friction metal), [A 890]
Bushes (Hub) :
Fitters, [A 1135]
Polishers, [A 1135]
Screwers, [A 1135]
Turners, [A 1135]
Butler, [B 111 (c)]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Button-holing machine makers, [A 470]
Bye product plant :
  Builders, [A 570]
  Repairers, [B 571]
Cab company :
  Tyre fitters, [B 819]
Cabinet, *see also* joiners and furniture :
  Makers :
    Art metal founders, [B 1097]
    Dental apparatus makers, [B 759]
    General, [B 74, B 216, B 355]
    Railway works, [A 465 (2)]
    Sanitary fittings makers, [A 360]
    School furnishers, [B 302]
    Shipbuilding yards, [B 575]
  Panel makers, [B 796]
  Sandpaperers, [B 219]
  Stained glass makers, [B 737]
  Veneer cutters, [B 796]
  Woodwork machinists, [B 219], [B 678], [B 687]
Cabinet (gramophone) makers, [B 879]
Cabinet (telephone) makers, [B 687]
Cable :
  Jointers, [B 190 (15)], [A 191 (4)]
  Makers, [B 80 (2)]
  Unloaders, [B 515]
Cable accessory :
  Assemblers, [B 190 (13)]
  Finishers, [B 190 (13)]
Cable and Construction Co. :
  Electrical distribution appliance makers, [A 679]
Cable (chain) makers, [B 949]
Cable (electric light) :
  Joiners (wooden drums), [B 1003]
Cable railroad, tramway, electricity supply, &c , workers, [B 190 (4)], [A 191 (6)]
Calendar bowl makers, [A 1037]
Calibrators (Electricity Supply Co.), [B 264]
Calico printers :
  Engravers, [B 430], [B 611]
  Pipe fitters, [A 377]
Calico printers' engravers :
  Die turners, [B 1200]
  Mill turners, [B 1200]
  Roller turners, [B 1200]
Calliper makers, [B 206]
Camera makers, [B 82], [B 385]
Camp Boys (Electricity Supply Co.), [B 264]
Can boilers, [B 722 (2)], [A 725 (3)]
Can makers, [B 84], [B 122], [B 447]
Canal workers :
  Banksmen, [B 494]
  Bridge repairers, [B 654 (1)], [B 655]
  Dam drivers, [B 654 (2)]
  Ditch clearers, [B 654 (2)]
  Dredger repairers, [A 493]
  Enginemen, [B 654 (3)]
  Hedge cutters, [B 494], [B 654 (2)]
  Ice breakers, [B 654 (2)]
  Leak stoppers, [B 654 (4)]
  Lengthsmen, [B 494]
  Lock keepers, [B 654 (4)], [B 655]
  Lock repairers, [B 654 (1)]
  Pump hands, [B 654 (2)]
  Quay repairers, [B 655]
  Railway Co., [A 465 (6)], [B 466 (6)]
  Tunnel repairers, [B 654 (1)]
  Wall repairers, [B 655]
Canal workers (conservators), [A 812], [B 811]
Candle makers :
  Churches, [B 718]
Candlestick (church) engravers, [B 359]
Cane basket body makers :
  Invalid carriages, [A 708 (1)]
  Side cars, [A 708 (2)]
Caners (women) :
  Railway Co,, [B 466 (2)]
Canister (tin) makers, [B 69]
Canoe :
  Construction, [A 704]
  Repair, [A 704]
Cans :
  Milk :
    Makers and repairers, [B 1051]
  Oil :
    Repairers (railway works), [B 1181]
  Water :
    Repairers (railway works), [B 1181]
Canvassers :
  Electrical Engineers, [B 140
  Electricity Supply Co., [B 264]
Cap (Axle) :
  Casters, [A 902]
  Screwers, [A 902]
  Turners, [A 902]
Cape cart hoods :
  Makers (motor cars), [B 1190]
Caps (oil) :
  Fitters, [A 1135]
  Polishers, [A 1135]
  Screwers, [A 1135]
  Turners, [A 1135]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Capstan (hand) operators:
Rotary duplicating machine makers, [A 1015]
Capstan lathe:
Tool makers, [A 996]
Capstan lathe men:
Adding machine makers, [A 495]
Motor part makers, [A 502]
Capstan lathes:
Toolsetters (brasswork), [A 1219]
Capstanmen (railway works), [A 465]
Capsule makers, [B 561]
Captains (barge):
Builders' material merchants, [B 105]
Car side benders (wheel makers), [A 800]
Car testers, [A 341]
Carbon makers:
Arc lamps, [B 1005]
Carbonisers (steel):
Adding machine makers, [A 495]
Carburettor makers, [A 370 (1), A 432]
Card clothing makers (textile), [B 317 (2)]
Card room cotton operatives, [B 115]
Carders:
Boot protectors (iron foundry), [B 692 (1)]
Caretakers:
Contractors, [B 723 (2)]
Garage, [B 172]
Cargo:
Dischargers, [B 818]
Salvage workers, [B 816]
Ship workers, [B 816]
Carmen (*see* Carters)
Carpenters:
General, [A 54]
Special:
Barrow repairers (steel and tin plate works), [B 686]
Bell frame, pulley and wheel makers, [A 1040]
Boat builders, [A 766]
Breweries, [A 134], [B 256]
Brickmakers, [A 64 (4)]
Cartridge makers, [A 103]
Collieries, [B 460 (4)], [B 469]
Constructional engineers' roofing dept., [A 948]
Contractors, [A 110 (b)]
Electric supply, [A 265], [B 455 (2)]
Estate fencing, [B 316 (c)]
Estates, [A 1198]
Carpenters (*contd.*)—
Special (*contd.*)
Explosives manufacturers, [A 603]
Floor fixers and repairers (public baths), [A 1171]
Flour mills, [A 330]
Furniture (movable) makers, [B 316 (b)]
Musketry school, [B 529 (1)]]
Packing-case makers, [B 316]
Pit prop makers, [B 316]
Railway Co., [A 465 (1), (2), (3)]
Railway sleeper makers, [B 316]
Salt works, [A 545 (b)]
Sanitary fittings makers, [A 360 (b)]
Signal (railway) makers, [A 414], [B 508 (3)], [B 507 (7)]
Stage (theatres and music halls), [B 843]
Steamer repairers, [A 14]
Steel bar, tinplate works, [A 43], [B 686]
Textile mills, [A 29]
Tin mine, [B 954]
Trolley repairers (steel and tin plate works), [B 686]
Vehicles (uninsured trades), [A 853]
Carpet layers:
Carpet warehousemen, [B 355 (2)]
Carpet sweeper:
Makers, [B 767]
Carpet warehousemen:
Blind fixers, [B 355 (4)]
Carpet layers, [B 355 (2)]
Furniture makers, [B 355 (1)]
Polishers, [B 355 (3)]
Carpet-weaving machines:
Tube repairers, [B 1179]
Carriage:
Axle makers, [A 902]
Carriage (Doll's) makers, [B 246]
Carriage (invalid):
Basket body makers, [A 708 (1)]
Carriage (lace machine bobbin) makers, [A 458]
Carriage (railway):
Brass finishers, [B 466 (1)]
Fittings polishers, [A 772]
Makers, [A 465 (2)], [B 466]
Upholsterers, [A 772]
Washers, [B 466 (2)]
Carriage straighteners, [A 523]
Carriage way setts:
Preparers, [B 298]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Carrier (cycle) riders :
Boot tree makers, [B 910]
Cart :
Makers (farm), [A 720 (1)]
Painters (farm), [A 720 (1)]
Do. (Town Council), [A 736]
Repairers, [A 383]
Cart (hand) :
Hirers, [B 204]
Makers, [A 770]
Cart (horse) ferry navigators, [B 971]
Carters and carmen :
Builders' merchants, [B 213 (1)], [B 105]
China Clay Co., [B 777]
Electric supply, [B 264]
Glaziers, [B 358 (2)]
Nail merchant, [B 162]
Safe makers, [B 684]
Timber merchants, [B 260]
Carton-Pierre Relief Decoration :
Fixers, [A 1214]
Makers, [A 1214]
Cartridge case maker and cartridge works, *see* Ammunition
Cartridge case makers :
Machine tool makers and repairers, [A 1208]
Machinery makers and repairers, [A 1208]
Carts :
Makers and repairers, [A 853]
Carvers :
Church furniture, [B 359]
Stone carvers, [A 375]
Carvers (stone) :
Clay model casters, [B 713]
Carvers (stone and wood), clay modellers, [B 891]
Case (cartridge) makers :
Machine tool makers and repairers, [A 1208]
Machinery makers and repairers, [A 1208]
Case (dressing) fittings engravers, [B 918]
Case hardeners :
Automobile engineers, [A 1090]
Locomotive works, [A 479]
Mechanical engineers, [A 908]
Mining tool makers, [A 900]
Railway works, [A 465]
Signal makers, [A 507 (5)]
Case makers :
Billiard Cue, [B 232]
Biscuit makers, [B 146], [B 156], [B 171]
Case makers (*contd.*)—
Cartridge, [A 51], [B 51]
Electric light wire, [B 687]
General, [B 77], [B 96], [B 139], [B 316], [B 687], [B 810]
Gramaphone (packing cases), [B 879]
Instrument, [B 102]
Optical instrument, [B 72]
Powder, [B 282], [B 619]
Signalling instrument, [B 415 (2)], [B 508 (3)]
Soap, [B 195]
Tool, [B 741]
Travelling, [B 593]
Watch, [B 371 (1)]
Casement makers and fixers, [B 416], [A 417]
Casers :
Doors, [A 894]
Gas lamp fittings, [B 957]
Cash overhead runway fixers :
Shops and stores, [A 1033]
Cash till (patent) makers, [A 1034]
Cask makers :
Alkali Co., [B 485]
Casket (silver) makers, [B 92]
Casters, *see also* Brass workers :
Aluminium parts (engineering), [A 1110]
Anti-friction metal, [B 889]
Artificial stone, [B 610], [B 641]
Artistic bronze work, [B 666]
Axle cap, [A 902]
Bedstead, [B 11], [B 301]
Bell, [B 925]
Brass parts (joiner's tools and cutlery), [B 1082]
Brattice nails (miner's cloths), [A 987]
Clay model, [B 713]
Copper alloy articles, [A 23]
Copper alloy parts (joiner's tools and cutlery), [B 1082]
Ferro-aluminium, [B 889]
Fibrous plaster, [A 196]
Gold Ware, [B 1097]
Iron articles, [A 631]
Iron fenders, [A 602]
Iron nails and protectors (boot trade), [A 987]
Monotype, [B 129]
Motor and motor cycle parts, [A 1137]
Pickhead (mining tools), [A 900]
Pipes, [A 1168]
Printing machine plates, [B 701]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Casters, *see also* Brass workers (*contd.*)—
Silver ware, [B 1097]
Steel articles, [A 320]
Terra cotta, [B 641]
Type, [B 71]
Type rollers, [B 764]
Vehicle parts, [A 1137]
Casting :
Case hardeners, [A 507]
Drillers, [B 429], [B 632]
Electro welders, [A 744]
Enamellers, [B 755]
Fettlers, [A 631]
Filers, [B 429]
Finishers (loose leaf ledger binders), [B 977]
Fitters (artificial teeth moulds), [B 842]
Rivetters, [B 429]
Testers (Boiler mountings and Valves), [A 863]
Varnishers, [B 632]
Cast-iron radiator makers, [B 837]
Caterer :
Pleasure boats, [B 705]
Cattle crib makers, [B 1206]
Cattle food manufacturers :
Mechanics, [A 114]
Caulkers (boiler), [A 411, A 465 (1), [A 479]
Cave makers :
Garden specialists, [B 689]
Ceiling Boaders, [A 894]
Ceiling decoration stampers (metal), [B 1109]
Ceiling washers, [A 7]
Cell (accumulator) boxes :
Lead lining makers, [B 1134]
Makers, [B 1046, B 1134]
Planers, [B 1046]
Sawyers, [B 1046]
Cement Makers, [B 834]
Do. Model maker—
Typefounders, [B 887]
Cement manufacturers :
Boiler cleaners, [B 577]
Cranemen, [B 577]
Engine drivers, [A 578]
Enginemen (Pile), [B 577]
Kiln repairers [B 747]
Labourers, [B 442]
Machine attendants, [A 578]
Stokers, [B 577], [A 578]
Water softener attendants, [B 577]
Cement Merchants, *see* "Builders' Merchants"
Cement Washers (Ship's Bilges and Tanks), [A 1050]
Cementers :
Lead lights, [B 799]
Cementers (ships' bilges and tanks), [A 1050]
Centerers (locomotive makers), [A 479]
Chaffcutter :
Makers, [A 699 (3)]
Painters, [A 699, (3)]
Chain :
Cable makers, [B 949]
Driving chain makers, [A 808]
Examiners (Rly Co.), [B 466]
Gearing makers, [A 808]
Repairers (Mechanical Engineers), [A 803]
Rocker joint makers (power transmission), [A 838]
Square link forgemen (chain cable and anchor makers), [B 949]
Testers (mechanical engineers), [A 803]
Testers (Rly. Co.), [B 466]
Welders (Electric), [B 760]
Chain couplings :
Makers, [B 1147]
Repairers, [A 1141]
Screwers, [A 1141]
Chain (Cycle) Makers, [A 388, A 432]
Chain makers, [B 98, B 599]
Chainmen (engineers'), [B 333]
Chair makers, *see also* joiners, [B 76], [B 263], [B 575]
Chair makers (dentists), [B 759]
Chamber kilns :
Brick burners, [B 752]
Chandeliers (*see also* electric light fittings) :
Makers, [B 52]
Channel cutting machines :
Operatives, [A 663 (5)]
Channel dredgers, [A 304]
Channel maintenance workers, [B 305]
Channel maintenance workers :
River conservators, [B 811, A 812]
Chargemen :
Rotary duplicating machine makers, [A 1015]
Signals, [B 1162]
Chargemen, working, [A 750]
Chargers (electric accumulators), [B 1005]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Charwomen :
Buildings, [B 1118]
Contractors, [B 723 (5)]
Shipbuilding, [B 575]
Chassis (Sidecar) :
Wicker and cane body makers, [A 708]
Chauffeurs, [B 1108]
Chauffeurs :
Electric supply, [B 264]
Check (metal) stampers, [B 119]
Checkers :
China Clay Co., [B 777]
Chef and Assistants (Contractors), [B 101]
Chef and Assistants (Electric Supply Co.), [B 264]
Chemical Boilers (Shipyards), [A 929]
Chemical boilers (Fire extinguisher makers, [B 829]
Chemical works :
Ammonia stillmen, [B 537]
Barrel makers, [B 485 (1)]
Benzol man, [B 537]
Boiler firemen, [B 537]
Cask makers, [B 485 (1)]
Coopers, [B 537]
Fitters, [A 538]
Labourers, [B 537]
Loaders, [B 485 (2)]
Oilers (engine), [B 485 (3)]
Oil stillmen, [B 537]
Plant construction, [A 374]
Plant repair, [B 373]
Process men, [B 537]
Shunters, [B 485 (4)]
Tar stillmen, [B 537]
Chemists :
Electric supply, [B 264]
Railway works, [B 466 (1)]
Chill makers :
Meter makers, [A 986]
Chimney Piece :
Enamellers, [A 1092]
Marble veiners, [A 1092]
Painters, [A 1114]
Wood grainers, [A 1092]
Chimney piece makers :
Enamelled slate, [A 389 (a)]
Wood, [A 389 (b)]
Chimney shaft ;
Fellers, [A 919]
Repairers, [A 919]
Chimney (steel) erectors, [A 505]
Chimney sweepers, [B 150 (b)]
China clay workers, [B 777]
China insulator :
Fuse wire fixer, [B 983]
Chippers :
Constructional Engineers Roofing department, [A 948]
Tyre and axle blooms, [B 1197]
Urinal backs and sides, [A 1019]
Chisel (quarry) sharpeners, [B 936]
Chocolate mould makers and repairers, [B 168]
Church furniture :
Pulpit, &c. makers and erectors, [B 359 (1)], [A 710]
Wood carvers, &c., [B 359]
Church ornaments :
Brass workers, [B 359 (2)], [B 718]
Candles, [B 718]
Silver workers, [B 718]
Wood workers, [B 718]
Church panel Drawers and Painters, [B 1095]
Church steeple and spire repairers, [A 919]
Churns :
Dairy :
Spindle turners, [A 1194]
Railway :
Makers and repairers, [B 1051]
Cigarette making machine :
Knife grinders, [B 903]
Supervisors, [B 121]
Cinders :
Removers (Salt works), [B 673]
Cinematograph :
Apparatus makers, [B 518 (5)]
Makers, [B 385]
Cinematograph arc lamp makers, [B 940]
Circlers :
Motor rims, [A 791]
Circular saw workers :
Athletic and game apparatus makers, [B 857]
Cistern :
Examiners (Water Cos.), [B 961]
Fitters, [B 362 (4)], [B 410]
Makers, [B 562], [B 615 (2)]
Metal sanitary fittings makers, [B 875]
Pull (Wood) Polishers, [B 965]
Do. Turners, [B 965]
Testers (Water Cos.), [B 961]
Toolmakers, [A 898]
City Council, *see* "Local Authority"
Clapper (Bell) makers, [B 1041]
Clay (China) workers, [B 777]

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Clay model :
Casters, [B 713]
Clay modellers :
Architectural, [B 891]
Clayfield :
Labourers, [B 592]
Clay pit tool sharpeners, [B 592], [B 777]
Cleaners :
Axle, [A 540]
Balloons, [B 923]
Boilers, [B 398], [B 455], [B 487], [B 488], [B 577]
China clay, [B 777]
Cycle frames, [A 1052]
Cycles, [B 56]
Cycle shop, [B 46]
Ditches, [B 622], [B 753]
Electrical supply, [B 264], [B 500 (2)]
Engine, [B 94,] [B 187]
Filter, [B 169]
Forged bar end, [B 352]
Gas works, [B 238 (16)], [B 711]
Metal (for electro plating), [B 584]
Picture frames, [B 241]
Railway works, [B 466 (1)]
Scales, [B 782 (1)]
Shafting, [B 500 (1)]
Ships, [A 862]
Ship's bilges and tanks, [A 1050]
Textile machinery, [B 434]
Typewriter, [B 354 (2)]
Vacuum machines, [A 943]
Water course, [B 697], [B 753]
Weights, [B 782 (2)]
Windows, [B 56], [B 163], [B 278], [B 575], [B 734], [A 749]
Wood motor wheels, [A 809]
Cleaning machines :
Loaders (dye works), [B 327]
Clearers :
Engine room (ships), [B 818]
Clerk :
Architect, [B 153]
Bolt and screw makers, [B 272 (3)]
Electric supply [B 264]
Electrical engineers, [B 140]
Mechanical engineering, [B 50]
Nail merchant, [B 162]
Shipbuilding, [B 116]
Silica Ware Co., [B 758]
Clip fitters (motor omnibus wheels), [A 970]
Clock makers, [B 917]
Clocks :
Case makers, [B 792]
Clocks (*contd.*)—
Movement makers, [B 792]
Turret clock makers, [B 707]
Do. Fixers, [B 707]
Clockwork (water meter) makers, [B 822]
Clog sole maker :
Sawyer, [B 152]
Closet attendants :
Mechanical engineering, [B 50]
Shipbuilding, [B 116]
Closet metal sanitary fittings makers, [B 875]
Closet seats :
Makers, [B 360]
Closets :
Converters, [A 1028]
Fixers, [A 1028]
Repairers, [A 1028]
Clothes horse :
Makers, [B 775]
Club (golf) forgers, [B 938]
Do. (Indian) makers, [B 857]
Clutch makers (motor cycles) [A 1079]
Clutches (freewheels) :
Cycles and motor cycles, [A 691]
Coach :
Body makers (railways), [A 465 (2)]
Finishers (railways), [A 465 (2)]
Smiths, [A 597]
Coachmen, [B 111 (c)]
Coal, coke, and gas stove makers, [B 247]
Coal dischargers :
Coal merchants, [B 125, B 266]
Gas Co., [B 245]
Salt manufacturers, [B 673]
Shipbuilding yards, [A 576]
Coal prospectus' hole borers, [B 866]
Coal screen (wire), makers, [B 1085]
Coal tram and tub makers, [A 712]
Coal washers and screeners, [B 412]
Coal washery workers [A 1074]
Coal washing machinery makers, [A 323]
Coalers (ship's), [B 1065]
Coaters :
Pipe foundry, [A 1168]
Coaters, bitumen (steamships), [A 911]
Cocoa manufacturers :
Mould makers, [B 168]
Tray makers, [B 168]
Cock (incandescent gas lamp) grinders, [B 957]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Coffee-making machine:
Fixers, [A 956]
Repairers, [A 956]
Coffee mill metal work:
Assemblers, [B 813]
Fitters-up, [B 813]
Coffin furniture makers, [B 301]
Coffin makers and deliverers, [B 912]
Coil winders, [B 288]
Coke oven:
Constructors, [A 570]
Repairers, [B 571]
Coke works:
See gas works *and* iron works
Cold storage buildings:
Timber workers, [A 628]
Collapsible gates:
Makers, [B 1185]
Collector:
Electric supply, [B 264]
Collieries:
Blacksmiths, [B 460]
Bricklayers, [B 460]
Carpenters, [B 460], [B 469]
Electricians, [B 460]
Fitters, [B 460]
Hauliers, [B 657]
Joiners, [B 460], [B 469]
Labourers, [B 460], [B 657]
Masons, [B 460]
Miners, [B 657]
Painters, [B 460]
Pitmen, [B 657]
Pit sinking, [B 460], [B 473]
Plumbers, [B 460]
Prop (pit) makers, [B 316 (d)]
Sawyers, [B 460]
Timbermen, [B 657]
Tram attendants, [B 460], [B 657]
Tram makers, [A 712]
Tub attendants, [B 460]
Tub makers, [A 712]
Underground workers, [B 657]
Colourers:
Motor wheel makers and tyre smiths, [A 809]
Comb makers (lace), [A 458]
Comb (hosiery), [A 470]
Commissionaires:
Mechanical engineering, [B 50]
Shipbuilding, [B 116]
Commutator makers, *see* electrical engineering
Compasses:
Makers and repairers (ships), [B 773]
Composing frame makers (printers), [B 804]
Composition (boiler):
Non-conducting material makers, [B 296]
Composition flooring:
Layers, [A 551]
Mixers, [B 550]
Composition relief decoration:
Fixers, [A 1214]
Makers, [A 1214]
Compositors' type case makers (printers), [B 804]
Compressing (gas) engines:
Drivers (airship factory), [A 1205]
Compressor (air) men:
Oxy-acetylene plant makers, [B 915]
Compressors:
Acetylene gas, [B 658 (1)]
Concrete:
Flag makers, [B 639]
Manger erectors, [A 554]
Pipe makers, [B 421]
Concrete (ferro-):
Finishers, [A 1216]
Fixers, [A 1216]
Makers, A [1216]
Mould makers, [A 1217]
Concrete (reinforced):
Wire welders, [B 885]
Concrete workers:
Breakers, [A 725 (2)], [B 722 (1)]
Casters, [B 610]
Layers, [B 583], [B 585]
Mixers, [B 585]
Conductors (electrical):
Repairers, [A 854]
Conductors (lightning):
Installer, [A 919]
Conduit bush makers, [B 965]
Conduit fitting, tramway, &c., Workers, [B 794]
Conduit railroad (electric wiring):
Construction, [A 191 (6)]
Maintenance, [B 190 (4)]
Confectionery manufacturers:
Farrier, [B 22]
Knife grinder, [B 22]
Packing-case makers, [B 171]
Tray makers, [B 168]
Congested Districts Board (*see also* local authority):
Boat building, [A 509]
Boat slip construction, [A 509]
Bridge making, [A 509]
Building, [A 54], [A 509]
Pier construction, [A 509]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Congested Districts Board (*see also* local authority) (*contd.*)—
Road construction, [A 509]
Conservator's (river) employees, [B 811], [A 812]
Constructional engineers' roofing Dept. employees, [A 948]
Constructional engineers, toolmakers, [A 947]
Constructional steel works, *see* "steel works"
Constructional work:
Builders, [A 1157]
Repairers, [A 1157]
Contact makers:
Automatic weighing machines, [A 888]
Contractors, [B 111 (b)]
Contractors' employees:
(*See also* Local Authority):
Boot repairers, [B 101]
Brick dressers, [A 725 (1)]
Can Boilers, [A 725] (3)]
Caretakers, [B 723 (2)]
Carpenters, [A 110 (b)]
Charwomen, [B 723 (5)]
Chefs, [B 101]
Concrete Breakers, [A 725 (2)]
Draughtsman, [B 723 (1)]
Electricians, [A 393]
Engineers' Chainmen, [B 333]
Gangers, [B 101 (1)]
Masons, [A 110 (b)]
Quarrymen, [B 101]
Timekeepers, [B 723 (3)]
Watchmen, [B 723 (4)]
Controllers:
Street gas lamps:
Fixers, [B 1126]
Repairers, [B 1126]
Tram cars:
Fixers, [A 1014]
Controllers (tram cars):
Repairers, [A 789]
Conveying system metal ducts:
Makers and fixers, [B 1055]
Cooker (gas) repairers, [B 802]
Cooking apparatus:
Boiler Fixers, [A 348]
Fitters (gas), [B 247]
Makers (electrical), [B 727]
Range fixers, [A 348]
Cooking utensil makers, [B 93], [B 347], [B 474], [B 593]
Cooks, chefs, and assistants:
Contractors, [B 101]
Coop (pheasant) makers, [B 652 (2)]
Coopers:
Brewery, [B 256]
Chemical works, [B 537]
Ironwork makers (smiths), [B 1158]
Lead works, [B 618 (2)]
Sawmill, [B 77]
Coping and walls:
Repairers (quays and locks), [B 655]
Copper alloy casters:
Cutlery and joiner's tool makers, [B 1082]
Copper counterpart strikers (address embossing presses), [B 820]
Copper cylinder makers:
Water fittings, [B 1084]
Copper repoussé workers:
Art metal workers, [B 907]
Copper roller turners, [A 897]
Do. spinning annealers, [B 957]
Copper rollers:
Makers (drying machines), [A 448]
Copper rollers, dies and mills:
Turners (calico printers' engravers), [B 1200]
Copper works:
Ladle plate forgers, [B 1000]
Rabble head forgers, [B 1000]
Copper zinc alloys:
Die makers, [A 527]
Coppersmiths:
Brewers' engineers, [A 715]
Chain makers, [B 599]
Distillers' engineers, [A 715]
Locomotive makers, [A 492]
Mechanical engineering, [A 88]
Motor bonnet makers, [A 448]
Petrol tank makers, [A 448]
Printing roller makers, [A 776]
Railway works, [A 465 (1) (2)]
Salt works, [A 545 (a)]
Sanitary fittings makers, B 363
Screw makers, [A 501]
Urn makers, [B 544]
Coppersmith's labourer, [B 93]
Copying press makers:
Cutters (middle screw), [A 1081]
Die viewers and testers, [A 1081]
Japanners, [B 1080]
Polishers, [B 1080]
Pumice stone workers, [B 1080]
Tap viewers and testers, [A 1081]
Turners (middle screw), [A 1081]
Varnishers, [B 1080]
Core makers:
Brass and copper alloy founders, [A 23]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Core makers (*contd.*)—
Iron founders, [A 20], [A 62], [A 361], [A 602], [A 660]
Pipe foundry, [A 1168]
Steel founders, [A 320]
Cork fender:
Coverers, [B 962]
Makers, [B 962]
Corn stack thatchers, [B 882]
Corn threshers, *see* threshing machines
Cornice pole wood part:
Polishers, [B 965]
Turners, [B 965]
Corrugaters:
Flour mills, &c. rolls, [A 754]
Galvanised metal sheets, [B 1039]
Cotton, *see* Textile
Cotton doublers' belt attendants, [B 963]
Cotton machinery:
Bobbin makers, [B 1204]
Shuttle makers, [B 1204]
Skewer makers, [B 1204]
Cotton mills, band makers, rope splicers, [B 601]
Cotton spinning Co.:
Beamers, [B 115]
Blowing room operatives, [B 115]
Card room operatives, [B 115]
Operative spinners, [B 115]
Packers, [B 115]
Reelers, [B 115]
Ring spinners, [B 115]
Teachers, [B 242]
Warehousemen, [B 115]
Winders, [B 115]
Cotton spool makers, [B 680]
Counter scale makers and Cleaners, [B 782]
Counterpart (copper) strikers:
Address embossing presses, [B 820]
Counters:
Steel balls, [A 1153]
Counters (movable) makers, [B 634]
Coupling hose mounters (railway carriages), [A 838]
Couplings (chain):
Makers, [B 1147]
Repairers, [A 1141]
Screwers, [A 1141]
Courses (water):
Cleaners, [B 697]
Repairers, [B 697]
Cover makers [B 831]
Electrical wall plug wood, [B 965]
Cover (wire) makers:
Cycles, [B 886]
Coverers:
Ship's boilers, [A 1131]
Cowl makers, [B 615 (1)], [A 729]
Cowl (ventilating) makers, [B 1055]
Coxswains, motor boat (torpedo testers), [B 851]
Cramps (joiners):
Makers, [B 637]
Cranemen:
Builder's merchants, [B 105]
Cement manufacturers, [B 577 (2)]
Coal merchants, [B 266]
Concrete pipe makers, [B 421]
Constructional engineers' roofing dept., [A 948]
Electric supply, [B 488 (2)]
Estate, [B 78]
Insured trades, [A 933]
Do. (river conservators), [A 812]
Iron works, [B 633 (1)]
Local authority, [A191 (1)], [B 190 (14)]
Mechanical engineers, [A 86]
Oil refiners [B 120 (1)]
Railway works, [A 465], [B 466]
Shipbreakers, [B 340]
Steel Works, [B 541 (10)], [B 633 (1)]
Wheelmakers, [A 540 (3)]
Wire rope makers, [B 75]
Cranes:
Couplings and chains:
Repairers, [A 1141]
Screwers, [A 1141]
Drivers, &c.:
Mechanical engineering establishment, [A 1132]
Pipe foundry, [A 1168]
Crate makers:
Felt roofing makers, [B 259]
Crate (wooden) makers and repairers, [B 810]
Cream separators (machine):
Decorators, [A 1029]
Makers, [A 1029]
Creosoters:
Telegraph poles, [B 653]
Wood paving blocks, [B 1035]
Crib (cattle) makers, [B 1206]
Cricket bat makers and repairers, [B 392]
Cricket stump makers, [B 857]
Croquet implement makers, [B 857]
Crucible pot makers, [B 1112]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Crucible steel melters, [B 640]
Crushed brick makers, [B 639]
Crushing (Stone) Machinery :
  Makers, [A 312]
Culinary ware (aluminium) makers, [B 593]
Cupboard knob (wood) :
  Polishers [B 965]
  Turners [B 965]
Cupola Men :
  Iron foundry, [A 20], [A 602], [A 660]
  Railway works, [A 465]
Curb (wrought iron) makers, [B 874]
Curling frames (hatters) :
  Makers, [A 1140]
Curtains (Lace) :
  Machine hands, [B 797]
Curtains (Steel) :
  Erectors, [A 491]
Curvers :
  Galvanised metal sheets, [B 1039]
Cutlery :
  Knife makers, [B 409]
Cutlery makers :
  Brass casters and piercers, [B 1082]
  Copper alloy casters, [B 1082]
  Iron piercers, [B 1082]
Cutter grinders (wood-wool makers), [B 846]
Cutter makers, [B 1103]
Cutters :
  Copying press middle screws, [A 1081]
  Files, [B 1013], [A 1030]
  Gears (automobile engineers), [A 1090]
  Guillotine (dynamo brush makers), [A 881]
  Iron and steel pipes (tube makers], [B 861]
  Piling boards (Malleable iron works), [B 1127]
  Pottery urinal parts, [A 1019]
  Pump valve jointing rings and Discs, [A 1155]
  Rolled rail (Rolling mills), [B 847]
  Steel rods (Rock drills), [B 1182]
  Wood slabs (Scotch blocking machines), [B 1117]
Cutters (letter) :
  Stonework, [A 714]
Cutters (tubes) :
  Steel works, [B 637]
Cutting plant (oxy-acetylene) :
  Erectors, [A 914]
  Workers, [A 914]
Cutting-off machines :
  Operatives (printing), [A 663]
Cycles :
  Accessory makers, [B 371 (2)], [B 387]
  Annealer, [A 512 (8)]
  Assembler, [A 512 (6)]
  Ball and roller bearings makers, [A 353 (*c*)]
  Brake block moulders, [B 558]
  Brake block sawyers, [B 558]
  Braziers, [A 512 (2)]
  Carrier riders (Boot tree manufacturers), [B 910]
  Cleaners, [B 46], [B 56]
  Die sinkers, [A 513]
  Electro platers, [A 784]
  Enamellers, [A 512 (4 and 11)], [A 784]
  Endless wire makers (for tyres), [B 886]
  Engine drivers, [A 512 (10)]
  Essential part makers, [A 351], [A 370], [A 386], [A 388], [A 432], [A 512], [A 691], [A 787], [A 788]
  Filers, [A 512 (2)]
  Frame cleaners and stovers, [A 1052]
  Labourers, [A 512 (13)]
  Lamp (magneto electric) makers, [B 832]
  Liners, [A 512 (7)]
  Machinists, [A 512 (3)], [A 784]
  Makers and repairers, [A 46]
  Metal part casters, [A 1137]
  Nickel platers, [A 185], [A 512 (2 and 11)]
  Nut, bolt, and screw makers, [A 353]
  Painters, [A 512 (12)]
  Polishers, [A 512 (2 and 11)]
  Salesmen (accessories and parts), [B 128]
  Salesmen, &c., [B 46], [B 157]
  Tinmen, [A 512 (9)]
  Tool setters, [A 513]
  Tube makers, [B 901]
  Tyre makers, [B 3]
Cycle and carriage Co. :
  Nickel plater, [A 185]
  Storekeeper, [B 186]
Cycles (motor) :
  Free-engine clutch makers, [A 1079]
  Metal part casters, [A 1137]
  Variable gear makers, [A 1079]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Cylinders (acetylene gas):
Box makers, [B 658 (2)]
Fillers, [B 658 (2)]
Cylinder (copper) makers:
Water fittings, [B 1084]
Cylinder makers:
Toolmakers, [A 898]
Dam maker:
Pile drivers (Canal Co.), [B 654 (2)]
Damp course material makers, [B 688]
Deal porters (timber yard), [B 503]
Deck chair:
Makers, [B 255]
Deck searchlight (acetylene) repairers, [B 964]
Demonstrators:
Machinery (showrooms), [A 926]
Oxy-acetylene welding and metal cutting plant, [B 915]
Decoration (ceiling):
Metal stampers, [B 1109]
Decoration (relief):
Fixers, [A 1214]
Makers, [A 1214]
Decorators (*see also* painters, carpenters *and* joiners):
Churches (panel painters), [B 1095]
Machine cream separators, [A 1029]
Wringers (outdoor), [A 617]
Dental castings:
Fitters, [B 842]
Dentists' apparatus makers:
Brass moulds, [B 759 (1)]
Cabinets, [B 759 (2)]
Chairs, [B 759 (4)]
Electrical appliances, [B 759 (5)]
Instruments, [B 759 (5) & (3)]
Screws, [B 759 (6)]
Springs, [B 759 (6)]
Despatch box manufacturers, [B 593]
Despatch tubes (pneumatic):
Fixers, [A 1100]
Detonator makers:
Carpenters, [A 603 (1)]
Painters (huts), [A 603 (2)]
Pipe coverers, [A 603 (3)]
Tarmen, [A 603 (2)]
Tinsmiths, [A 603 (3)]
Dials (pressure gauges):
Painters, [B 1176]
Die makers for:
Bolt, screw. and rivet makers, [A 582]
Copper zinc alloy workers, [A 527]
Die makers for (*contd.*)—
Cycle, &c., accessory makers, [A 513]
Jewellers, [B 647 (1)]
Nut bolt, &c., makers, [A 428 (1), A 623 (1)]
Railway works, [A 465]
Screw makers, [A 501]
Die setters:
Tin biscuit box makers, [B 270]
Die workers:
Brass rod section drawers, [A 930]
Electric light fittings, [A 1001]
Filers-up (turbine blade makers), [A 1063]
Fitters (brickmakers), [A 1159]
Gas fittings, [A 1001]
Hand press finishers, [B 820]
Hardeners (steel), [B 817]
Lamp fittings, [A 1001]
Makers (wire drawers), [A 1098]
Medallists, [B 817]
Meter makers, [A 986]
Needle makers, [A 992]
Planers (brickmakers), [A 1159]
Shapers (brickmakers), [A 1159]
Stampers, [B 817]
Strikers (copper), [B 820]
Testers (screw makers), [A 1081]
Tin box making machinery, [A 989]
Turners (calico printers' engravers), [B 1200]
Turners (copper), [A 897]
Viewers (screw makers), [A 1081]
Diggers:
Sand and ballast pit owners, [B 806]
Dippers:
Pipe foundry, [A 1168]
Dischargers:
Cargo (ship owners), [B 818]
Rolled rail (rolling mills), [B 847]
Discs (pump valves):
Cutters, [A 1155]
Stampers, [A 1155]
Dishes (hatters'):
Makers, [A 1140]
Disinfecting machines:
Constructors, [A 1184]
Repairers, [A 1184]
Dismantlers:
Boilers, [A 291, A 786]
Constructional steel work [A 625 (1)]
Engines, [A 291]
Distillers' engineers:
Coppersmiths, [A 715]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Distillers, zinc ore (for smelters) [B 807]
Distorters:
Expanded metal makers, [B 979]
Ditch clearers:
Canal Co., [B 654 (2)]
Estates, [B 753]
General, [B 622]
Dividers (rolled steel plates):
Expanded metal makers, [B 979]
Dock (dry-) workers, [A 877]
Docks (*see also* Harbours).
Motor launch drivers and steersmen, [B 1122]
Dolls' carriage makers, [B 246]
Domestic appliances (*see also* Cooking apparatus):
Ironware makers, [A 660]
Rubber part makers, [B 431]
Tinware makers, [B 84], [B 122]
Woodware makers, [B 775]
Wringer makers, [B 431]
Wrought iron makers, [B 874]
Domestic boiler makers, [B 1024] [B 1201]
Domestic lamps:
Assemblers (brass parts), [B 974]
Turners (brass parts), [B 974]
Donkey engine attendants (steamer), [B 818]
Door bolt makers, press tool makers and repairers, [A 968]
Door casers, [A 894]
Door (fireproof) makers, [A 895]
Door knob and finger plate (wood):
French polishers, [B 965]
Turners, [B 965]
Door (fireproof) builders, [A 740]
Door makers:
Timber merchants, [A 677 (6)]
Door springs and fittings:
Fitters, [A 1102]
Fixers, [A 1102]
Repairers, [A 1102]
Double bottoms (ships):
Painters [A 1131]
Redleaders [A 1131]
Scalers, [A 1131]
Doublers (cotton), belt attendants, [B 963]
Drainage Commissioners:
Shaft repairers, [B 697 (2)]
Water course cleaners, [B 697 (1)]
Do. Level repairers [B 697 (2)]
Drainpipe makers:
Agricultural [B 659]
Drains:
Agricultural (underdrainage):
Constructors and repairers, [B 1099]
House:
Constructors and repairers, [A 1130]
Sheep:
Makers, [B 1075]
Draughtsmen:
Contractors, [B 723 (1)]
Electric supply, [B 264]
Mechanical engineers, [B 50]
Shipbuilding, [B 116]
Typefounders, [B 887].
Drawer knob (wood):
Polishers, [B 965]
Turners, [B 965]
Drawers:
Brass (turbine blades), [B 931]
Steel bars, [B 182], [B 352]
Steel tubes, [B 200]
Drawers (stencils), [B 1095]
Drawings (working):
Makers (insured trades), [A 1124]
Dredger boat repairers, [A 493]
Do. Superintendent, [B 382]
Dredger workers (River Conservators, [B 811]
Dredgers:
Builders' merchants, [B 59]
Coal merchants, [B 59]
Docks, [A 304], [B 305]
Harbours, [A 304], [B 305]
Sand and gravel merchants, [B 59]
Dressers:
Axle boxes, box fittings and bearings, [A 739]
Bass, [B 70]
Brass, &c., castings, [A 23]
Do. patterns (ironfoundry), [B 692 (2)]
Bricks, [A 725 (1)], [B 722 (1)]
Fireclay blocks (glass bottleworks), [B 378]
Girders (steel works), [A 625 (3)],
Granite, [B 190 (1), [B 271 (1)]
Iron castings, [A 20], [A 62], [A 602], [A 660]
Pipe foundry, [A 1168]
Rolled rail (rolling mills), [B 847]
Slate marble, [A 952]
Steel castings, [A 320]
Stone, [B 40], [A 44], [B 87] [A 110 (a)]
Stone (building), [A 978]
Type, [B 71]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Dressing case:
Fittings, engravers, [B 918]
Drifters:
Riggers, [A 1016]
Drill and cutter makers, [B 595 (3)]
Drill (rock) repairers [quarries], [A 937]
Drillers:
Axle makers, [A 422]
Constructional engineers' roofing dept., [A 948]
Forging establishments, [B 521]
Gas works, [B 420]
Iron and steel welded pipes, [B 861]
Ironfounders, [B 429], [B 632 (2)]
Mechanical engineering establishments, [A 20]
Miners' lamp manufacturers, [B 269]
Motor part makers, [B 502 (1)]
Patent Glazing Co., [A 1113]
Piano frame makers, [B 629]
Railway spring makers, [B 616]
Do. engineering works, [A 465 (1)]
Rolled rail (rolling mills), [B 847]
Rotary duplicating machine makers, [A 1015]
Salt works, [A 545 (b & c)]
Signal makers, [A 414 (3)]
Spring buckle makers, [B 616]
Tramway works, [B 453]
Tea-mixing machine, &c., makers, [A 1026]
Typewriters, [A 880]
Drilling machinists (electrical wood fittings), [B 965]
Drills:
Rock:
Steel rod cutters and sharpeners, [B 1182]
Twist:
Makers, [B 1103]
Drive repairers:
Estates, [B 753]
Drivers:
Cranes:
Constructional engineers' roofing department, [A 948]
Insured trades, [A 933]
Do. (river conservators), [A 812]
Electrical machinery:—
Uninsured trades, [B 855]
Engine (*see* Enginemen):
Loco. cranes (mechanical engineering Estbt.), [A 1132]
Drivers (*contd.*)—
Machinery:
Mechanical engineers (river conservators, [A 812]
Motor boats:
Torpedo testers, [B 851]
Motor cars:
Automobile engineers, [A 904]
Motor wagon:
Borough council, [B 65]
Brewery, [B 144]
Millers, [B 24 (4)]
Steam motor launches, [B 1122]
Steam road rollers, [A 1076]
Driving belt makers repairers:
Mechanical engineers, [A 803]
Driving chain makers, [A 808]
Drop forgers, [A 372 (3)], [A 465 (1)], [A 507 (13)]
Drop forging:
Axle, nut, and washer, [A 902]
Dropper makers (lace), [A 458]
Drum makers:
Sheet metal, [B 404]
Steel, [B 308]
Drums, wooden:
Joiners (electric light cables), [B 1003]
Dry colour manufacturers, [B 18]
Dry dock workers, [A 877]
Dry stone wall and fence makers and repairers, [B 935]
Drying system metal ducts:
Makers and fixers, [B 1055]
Duck pond makers:
Estates, [B 753]
Duct (sheet metal) makers and fixers:
Ventilating, &c., systems, [B 1055]
Dumb-bell makers, [B 857]
Duplicating machine makers, [A 1015]
Dust baskets:
Makers (local authority), [B 572]
Dustbin makers' toolmakers, [A 898]
Dustbins:
Makers, [B 402], [B 615 (1)]
Dust-removing vacuum systems:
Stripping roller makers (carding engines), [A 1067]
Dye baths:
Makers, [B 627]
Repairers, [B 627]
Dyers and cleaners:
Barbe machinehands, [B 327]
Electricians, [A 326]
Gas enginemen, [B 327]
Iron (smoothing) fitters, [B 564]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Dyers and cleaners (*contd.*)—
Painters, [A 309]
Pump hands, [B 327]
Stillmen, [B 42]
Trolley repairers, [A 635]
Vat makers, [B 634]
Wood fittings makers, [B 634]
Woodwork (movable) makers, [B 627]
Dynamo brush makers, [A 881]
Dynamos (*see* Electrical Engineering)
Earthenware manufacturers:
Packers, [B 211]
Ebonite workers:
Electric light fittings makers, [B 1170]
Mechanical engineering estbt., [A 1169]
Scientific instrument makers, [B 1170]
Telephone makers, [B 1170]
Egg case speciality:
Makers, [B 400]
Ejector makers:
Sporting guns, [A 649]
Electric cable:
Jointers, [B 190 (15)], [A 191 (4)]
Makers, [B 80 (2)]
Electric light cable:
Drum makers, [B 1003]
Electric light fittings:
Adapters, [B 515]
Billiard fittings makers, [B 719]
Brass workers, [B 49]
Cut-out makers, [A 984]
Distribution boxes, [A 984]
Ebonite part makers, [B 1170]
Electrolier and chandelier makers, [B 52]
Enamellers, [B 345]
Joiners, [B 344]
Lacquerers, [B 345]
Sawyers, [B 344]
Silk shade makers, [B 413]
Switch makers, [A 984]
Toolmakers for, [A 1001]
Toolmakers and machine setters, [A 343]
Vulcanised fibre part makers, [B 1170]
Wire casing and cover makers, [B 687]
Wiremen, [A 194], [A 695] [B 1150]
Electric light shade makers:
Cutters, [B 413 (a)]
Sewers, [B 413 (a)]
Electric light shade makers (*contd.*)—
Wire workers, [B 413 (b)]
Electric railway reconstructors, [A 980]
Electric sign makers and fixers, [B 845], [B 899]
Electrical accessories:
Assemblers, [A 984]
Erectors, [A 984]
Makers, [A 984]
Repairers, [A 984]
Electrical Engineering and Electric Supply (*see also* Telegraphs):
Accumulator cell box makers, [B 1046], [B 1134]
Accumulator charges, [B 1005]
Accumulator makers, [B 4], [B 5]
Arc lamp:
Makers and assemblers, [B 288]
Cleaners, [B 455 (1)]
Repairers, [B 455 (1)]
Armature disc notchers, [A 765]
Armature disc stampers, [A 765]
Armature disc winders, [B 288 (3)], [B 466 (2)]
Ash cleaners (electric supply), [B 264]
Battery attendants (electric supply), [B 10 (3)], [B 264]
Battery makers, [B 4], [B 5]
Bell workers, [A 854]
Bobbin (wood) makers, [B 965]
Boiler:
Cleaners (electric supply), [B 455], [B 488]
Coverers Do. [A 489]
Fitters Do. [A 489]
Boys Do. [B 264]
Box inspector Do. [B 264]
Calibrators Do. [B 264]
Canvassers Do. [B 140], [B 264]
Carmen Do. [B 264]
Carpenters Do. [A 265]
Chauffeurs Do. [B 264]
Chefs Do. [B 264]
Chemists Do. [B 264]
Cleaners (power plant), [B 500]
Clerks (electric supply), [B 140], [B 264]
Coal labourer Do. [B 264], [B 488]
Coil winders Do. [B 288]
Collector Do. [B 264]
Collector assemblers (electric supply), [B 288]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Electrical Engineering and Electric Supply (*see also Telegraphs*) (*contd.*)—
Collector part makers (electric supply), [A 287]
Commutator assemblers (electric supply), [B 288]
Do. part makers (electric supply), [A 287 (3)]
Condensor attendants (electric supply), [B 264]
Contact makers (automatic weighing machine makers), [A 888]
Contactor makers, [A 287]
Controller:
Makers, [A 287]
Repairers (Local authority), [B 190 (9)]
Cooking apparatus makers, [B 727]
Core builders, [A 765]
Cranemen (electric supply), [B 488]
Dentists' appliance makers, [B 759 (5)]
Die makers (electric light fittings), [A 1001]
Distribution appliance makers, [A 679]
Draughtsmen (electric supply) [B 264]
Dynamo:
Cleaners (electric supply), [B 264]
Attendants Do. [B 264]
Dynamo brush makers, [A 881]
Engine:
Cleaners (electric supply), [B 264]
Drivers Do. [B 264]
Fitters Do. [A 489]
Do. labourers Do. [A 265]
Firemen Do. [B 264, B 488]
Fitters, [A 307], [A 468 (2)]
Fittings assemblers, [B 965]
Fittings, makers (art metal workers), [B 907]
Fittings, polishers (wood), [B 965]
Fittings, turners (wood), [B 965]
Foremen (electric supply), [B 264], [B 515], [A 516]
Fuse fillers Do. [B 626]
Fuse hands Do. [B 455 (4)]
Fuse makers Do. [B 626]
Gangers Do. [B 264]
Gate keepers Do. [B 264]
Greasers Do. [B 264]
Heating apparatus makers, [B 727]
Inspectors (electric supply), [B 264]
Installation Inspectors (electric supply), [B 264]

Electrical Engineering and Electric Supply (*see also Telegraphs*) (*contd.*)—
Instrument testers (electric supply), [B 246]
Insulating material makers, [B 109]
Insulating part makers (fibre workers), [B 805]
Labourers (electric supply), [B 264]
Labourers, (engineers), [B 515]
Lady attendants (electric supply), [B 264]
Lamp makers and repairers:
Arc, [B 288], [B 455]
Glow, [B 288]
Incandescent, [B 455]
Lamp trimmers, [B 264], [B 633]
Lavatory attendants (electric supply), [B 264]
Lift attendants (electric supply), [B 264]
Lightermen (electric supply), [B 264]
Linesmen (railway works), [A 465 (1)], [B 466 (1)]
Loco drivers (electric supply), [B 264]
Machinery:
Drivers (uninsured trades), [B 855]
Installers Do. [A 854]
Minders Do. [B 855]
Repairers Do. [A 854]
Tenters Do. [B 855]
Machinery makers, [A 287]
Machinist (electric supply), [A 265]
Magneto:
Makers, [B 518 (1)]
Repairers, [B 518 (1)]
Magneto cycle lamp makers, [B 832]
Magneto makers:
Toolmakers, [A 1044]
Main (electric) layers (local authority), [A 191], [B 190]
Mess room attendants (electric supply), [B 264]
Meter (electric):
Assemblers, [B 190 (8)], [B 288 (1)]
Dismantlers (local authority), [B 190 (8)]
Makers, [B 288 (1)], [B 726]
Readers, [B 10 (5)]
Repairers (local authority), [B 190 (16)], [B 726]
Testers (electric supply), [B 264]
Motor generator attendant, [B 10 (2)]
Moulders (electric supply), [A 265]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Electrical Engineering and Electric Supply (*see also Telephaphs*) (*contd.*)—
Office cleaners (electric supply), [B 264]
Painters (electric supply), [A 265]
Plumbers (electric supply), [A 265]
Pump attendants (electric supply), [B 264]
Rheostat makers (electric supply), [A 287]
Scaffolder (electric supply), [A 265]
Shift engineers (electric supply) [B 264]
Shopboy (electric supply), [B 264]
Showroom Assistants, [B 140]
Sign fixers, [B 899]
Sign makers, [B 845], [B 899]
Signalling apparatus makers, [B 415]
Smelters, [B 696]
Speedometer makers, [B 288]
Storage battery makers:
Mould Machinists, [A 1068]
Tool makers, [A 1068]
Storekeepers (electrical engineers), [B 140]
Storekeepers (electric supply), [B 264]
Street lighting attendants (electric supply), [B 264]
Sub-station attendants (electric supply), [B 264]
Switch makers (automatic weighing machine makers), [A 888]
Switchboard assemblers, [A 516 (1)]
Switchboard attendants, [B 10 (1)], [B 434 (4)]
Switchboard erectors, [A 287 (2)]
Switchboard gallery builders [A 740]
Switchboard makers, [A 287 (2)], [A 516 (1)]
Telephone attendants (railway works) [B 466]
Telephone girl (electric supply), [B 264]
Telephone wiremen, [B 471]
Terminal fitters [B 965]
Tool makers, [A 287 (4)], [A 342], [A 728 (2)]
Tool makers (electric light fittings), [A 1001]
Toolsmiths, [A 728 (2)]
Tramway, railroad, &c., constructors, [B 190 (4)], [A 191 (6)]
Transformer attendants (electric supply), [B 264]

Electrical Engineering and Electric Supply (*see also Telegraphs*) (*contd.*)—
Transformer makers, [A 728 (2)]
Typists (electric supply), [B 264]
Typists (electrical engineers), [B 140]
Water and water softener attendants (electric supply), [B 264]
Window cleaners (electric supply), [B 264]
Wiremen:
Electric time service [A 1115]
Wiremen (general), [A 433], [A 489], [A 516 (4)]
Railway works, [B 466 (1)]
Ships [A 695]
Showroom, [B 455 (6)]
Telephones, [B 471]
Wirers:
Constructional engineers' roofing department, [A 948]
Uninsured trades, [A 854]
Wood machinists [B 965]
Yardmen (electric supply), [B 264]
Electrical gas compressing engines:
Drivers (airship factory), [A 1205]
Electrical insulating part makers, [B 805]
Electricians:
Admiralty, [A 307]
Collieries, [B 460, (1)]
Contractor, [A 393]
Dyers and cleaners, [A 326]
Iron works, A 349 (3)]
Millers, [A 330]
Railway signal makers, [B 508 (6)]
Stage (Theatres and Music Halls), [B 843]
Textile mills [A 433 (4)], [B 434 (4)]
Tin mine, [A 953]
Uninsured trades [A 854], [B 855]
Electro-plate makers:
Tool makers and setters, [A 1104]
Electroliers:
Wiremen, [B 1150]
Electrolytic plant:
Construction, [A 374]
Repairs, [B 373]
Electroplaters:
Art metal work, [B 566]
Cycles [A 784]
Domestic tinware, [B 84]
Metal goods (miscellaneous), [B 84], [B 756]
Syphon parts (mineral waters), [B 199]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Electroplaters (*contd.*)—
Tea-mixing, &c., machines, [A 1026]
Vehicle work, [A 784]
Electroplaters' Metal Cleaners and Scourers, [B 584]
Electro Welding:
Chain Makers, [B 760]
Steam boiler repairers, [A 744]
Elevator repairers:
Coal Washery, [A 1074]
Embossers, glass, [B 799 (2)]
Embossing press:
Assemblers, [B 820]
Finishers, [B 820]
Emergency stairs:
Builders, [A 1157]
Preparers, [A 1157]
Emery wheel makers, [B 451]
Enamel and paint:
Manufacturers, [B 18]
Enamellers:
Baths, [B 362], [B 755]
Chimney pieces, [A 1092]
Conduit fittings (electric wiring), [B 794]
Cycles, [A 512 (4)], [A 512 (11)], [A 784], [A 788]
Electric light fittings, [B 345]
Iron castings, [B 755]
Mantel pieces, [A 1092]
Marble, [A 952]
Metal goods (miscellaneous), [B 756]
Motor and lorry wheels and rims, [A 787 (2)]
Sanitary fittings, [B 362 (1 & 2)]
Slate, [A 952]
Stove parts, [B 329]
Tea-mixing, &c., machines, [A 1026]
Typewriter parts, [A 788]
Vehicle work, [A 784]
Engine boiler workers, *see* Boiler workers
Engine cleaner (railway Co.), [B 94]
Engine drivers:
Airship factory (gas-compressing), [A 1205]
Engine (free-) clutch makers:
Motor cycles, [A 1079]
Engine repairers (power station), [A 786]
Engine room clearers (ship owners), [B 818]
Engine (ship's) overhaulers:
Seagoing engineers, [B 1010]
Engine (well) makers and fixers, [B 826]
Engineering laboratory mechanics, [A 981]
Engineering recording instrument maker, [B 951]
Engineering works:
Drifter riggers, [A 1016]
Trawler riggers, [A 1016]
Engineers, *see* Mechanical engineers
Engineers:
Ships, [B 1010]
Vacuum machine part makers, [A 1067]
Engineers (automobile):
Case hardeners, [A 1090]
Gear cutters, [A 1090]
Engineers' (Constructional) roofing department employees, [A 948]
Engineers' fitters:
Storage battery makers, [A 1068]
Turbine blade makers, [A 1063]
Engineers' small tool makers, [B 1103]
Enginemen (*including* drivers, tenters, stokers, minders):
Engineering (river conservators), [A 812]
General, [B 55]
Mining tool makers, [A 900]
Oxy-acetylene plant makers, [B 915]
Ship owners (donkey engines), [B 818]
Stationary (insured trades), [A 933]
Special:
Box makers, [B 147]
Brewers, [B 144]
Canal Company, [B 654 (3)]
China clay Company, [B 777 (2)]
Cartridge works, [B 102 (3)]
Cement manufacturers, [A 578], [B 577]
Cycle makers, [A 512 (10)]
Dyers, [B 327]
Electrical supply, [B 264]
Estates, [B 78]
Gas company, [B 238 (8)]
Iron works, [B 487]
Mechanical engineers, [A 86]
Millers, [B 24 (1)]
Oil cake manufacturers, [B 16]
Oil refiners, [B 16]
Railway works, [A 465], [B 466]
Seed crushers, [B 16]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Enginemen (*including* drivers, tenters, stokers, minders) (*contd.*)—
Special (*contd.*)—
Sewage pumping station (District Council), [B 31 (b)]
Steel works, [B 541 (4)], [B 633]
Textile mills, [B 15]
Timber merchants (Insured trades), [A 677 (9)]
Waterworks (District Council), [B 31 (a)]
Wire rope makers, [B 75]
Engines:
Dismantlers, [A 291]
Oilers, [B 485]
Testers, [A 341]
Engines (beer):
Pipe fixers, [A 1172]
Engravers:
Calico printers, [B 430, B 611]
Church furniture makers, [B 359 (2)]
Dressing case, &c., fittings, [B 918]
Gas engine makers, [B 535]
Gun manufacturers, [A 63 (5)]
Lens mount makers, [B 645 (1)]
Master type punches (typewriter makers), [A 1022]
Name plate makers, [B 67]
Precious metals, [B 918]
Shipbuilding, [B 575]
Engravers (calico printers'):
Die turners [B. 1200]
Mill turners [B 1200]
Roller turners, [B 1200]
Engraving machine operators (printing machinery establishments), [A 663 (1)]
Erectors:
Boilers, A 291
Constructional engineers' roofing Department, [A 948]
Farm buildings, [A 554]
Fencing (estates), [B 753]
Gas works plant, [A 275 (2)]
Glasshouses, [A 706]
Greenhouses, [A 706]
Harvesting machines, [A 461]
Icemaking machines, [A 651]
Iron buildings, [A 706]
Machine, [A 20]
Pulpits, &c., (church furniture), [A 710]
Railway locomotives, [A 465, [A 492]
Refrigerating machines, [A 651]
Signals, [A 507 (11)]
Erectors (*contd.*)—
Steel chimneys and bunkers, [A 505]
Steel curtains, [A 491 (2)]
Steel work (constructional), [A 625 (1)]
Tents, [B 831]
Vineries, [A 706]
Wooden stands, [B 590 (2)]
Erectors (organ), [B 1045]
Errand boys:
Mechanical engineering, [B 50]
Shipbuilding, [B 116]
Estates:
Builders, [A 187]
Carpenters, [A 1198]
Crane drivers, [B 78]
Ditch cleaners, [B 753]
Drive repairers, [B 753]
Duck pond makers, [B 753]
Enginemen, [B 78]
Farm labourers, [B 111 (a)]
Fence erectors, [B 753]
Fence makers, [B 316 (c)]
Loco drivers, [B 78]
Masons, [A 1198]
Masons and builders, [A 187]
Planters (hedge), [B 753]
Pruners (hedge), [B 753]
Servants, [B 111 (c)]
Slaters, [A 1198]
Stokers, [B 78]
Walk repairers, [B 753]
Waterway cleaners, [B 753]
Woodmen, [B 753]
Etchers:
Sewing machines, [A 277 (b)]
Examiners:
Electrical accessory makers, [B 364 (3)]
Printing machinery establishments, [A 663 (4)]
Examiners:
Rotary duplicating machine makers, [A 1015]
Examiners (brakes):
Railways [B 427]
Examiners (wagon):
Railway works, [B 466]
Examiners (water companies):
Cisterns, [B 961]
Stop taps, [B 961]
Stop tap boxes, [B 961]
Taps, [B 961]
Excavators:
Limestone merchants, [B 99]
Railway works, [A 465], [B 466]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Excavators (*contd.*)—
Sand merchants, [B 334]
Exhausting and extracting system metal ducts:
Makers and fixers, [B 1055]
Expanded metal makers:
Distorters, [B 979]
Dividers, [B 979]
Expander (tube) makers, [B 1103]
Experimenter:
Agricultural supplements, [B 36]
Explosive fillers (artillery shells and portfires), [B 836]
Explosive manufacturers' employees:
Carpenters, [A 603 (1)]
Fitters, [B 763]
Painters (huts), [A 603 (2)]
Painters [B 763]
Pipe Coverers, [A 603 (3)]
Scrapers, [B 763]
Stencillers, [B 763]
Tarmen, [A 603 (2)]
Tinsmiths, [A 603 (3)]
Explosives manufacturers, [B 201]
Extinguisher (fire) makers:
Japanners, [B 829]
Tinsmiths, [B 829]
Eyelet (sail):
Tool makers, [A 988]
Factories:
Labourers (insured trades), [A 749]
Fall and block men, [A 675]
Fan (power-driven) makers, [A 1054]
Farm:
Machinery repairers, [A 720 (2)]
Water cart makers, [A 720 (1)]
Do. do. painters, [A 720 (1)]
Farm buildings:
Erectors, [A 554]
Farm hands, *see* Agricultural workers
Farm machinery:
Repairers, [A 720]
Farriers and farriers' mates, [B 53], [B 73]
Feeder box makers:
Cable co., [A 679]
Feller:
Trees (estate), [B 753]
Felt hat block shapers, [B 916]
Felt manufacturers:
Seam makers and repairers, [B 1116]
Tenter hook replacers and straighteners, [B 1116]
Felt roofing maker, [B 112], [B 259]
Fixer, [A 113], [A 258]
Fence (dry stone) makers and repairers, [B 935]
Fencing:
Erectors, wire (estate), [B 753]
Fixers, [B 682]
Railway works, [A 465]
Wood and wire manufacturers, [B 217]
do. do. various, [B 316]
Fencing makers:
Fitters, [A 947]
Repairers, [A 947]
Tool makers, [A 947]
Fender:
Coverers (cork), [B 962]
Makers (cork), [B 962]
Patternmakers, [B 864]
Fenders, [A 602]
Ferro-aluminium ingot casters, [B 889]
Ferro-concrete:
Finishers, [A 1216]
Fixers, [A 1216]
Makers, [A 1216]
Mould makers, [A 1217]
Ferroiders:
Ship's bilges and tanks, [A 1050]
Ferry navigators, [B 971]
Ferrymen:
Railway works, [B 466]
Fettlers:
Castings, [A 631]
Tyre and axle blooms (forging estbt.), [B 1197]
Fibre (vulcanized) workers:
Electric light fittings makers, [B 1170]
Mechanical engineering estbt., [A 1169]
Scientific instrument makers, [B 1170]
Telephone makers, [B 1170]
Fibre workers:
Electrical insulating part makers, [B 805]
Goods makers (gutta percha dealer), [B 958]
Figure carvers:
Stonework, [A 214]
Figure painters:
Pressure gauge dials, [B 1176].
File cutters:
File-cutting establishment, [B 1013]
Railway carriage works, [A 1030]
File cutters' machine tool makers, [A 1070]
File-cutting, [B 118], [B 127]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Filers:
Barrel (gun manufacturing), [A 63 (1)]
Boring machine parts, [A 900]
Constructural engineers' roofing Department, [A 948]
Cycle frames, [A 512 (2)]
Nuts and bolts, [A 428 (2)]
Pick blades, [A 900]
Railway works, [A 465]
Small iron castings, [B 429 (1)]
Tool parts, [A 900]
Typewriter, [A 880]
Filers-up:
Dies (turbine blade makers), [A 1063]
Iron patterns (ironfoundry), [A 1167]
Wind screen fittings (motor cars), [B 1222]
Filers-up (motor car rim), [A 791]
Files:
Cutters, [B 127]
Makers, [B 595 (4)]
Tool manufacturers, [B 118]
Filing device makers, [B 848]
Fillers:
Balloon, [B 923]
Cylinders, [B 658 (2)]
Explosives, [B 763], [B 836]
Underground (Mining Co.), [B 657]
Filtering bed constructors:
Sewage works, [A 1086]
Finger plate turners and polishers, [B 965]
Finishers:
Artificial stone, [A 1216]
Bayonets, [A 1209]
Box irons, [B 976]
Brass, [B 49], [B 108], [B 363], [B 957]
Brass (linoleum manufacturers), [B 721 (2)]
Brass (Railway Co.), [B 466], [A 492]
Ferro-concrete, [A 1216]
Fire dogs, [B 976]
Fire extinguishers, [B 743]
Fish barrels, [B 669]
Gas stoves, [B 247]
Guns, [A 63 (4)]
Hand press parts, [B 820]
Hearth suite rests, [B 976]
Loose leaf ledger binder castings, [B 977]
Mechanical engineers, [A 20], [A 23]
Finishers (*contd.*)—
Sporting guns and rifles, [A 972]
Steering wheels (ships), [A 1091]
Stern frames, [A 1125]
Sword blades, [A 1209]
Umbrella stand rests, [B 976]
Fire-arms, *see* guns
Fire bridges (ship's boiler furnaces):
Builders and repairers, [A 1050]
Fire bucket makers, [B 829]
Fire control apparatus makers:
Large guns, [B 439]
Fire dogs:
Finishers, [B 976]
Fitters-up, [B 976]
Fire escape staircase erectors, [A 740]
Fire extinguisher makers:
Brass workers, [B 108]
Finishers, [B 743]
Fixers, [A 694]
Makers, [B 561], [B 743]
Part makers (hand), [B 957]
Powder makers, [B 149]
Tinsmiths and japanners, [B 829]
Fire (gas) repairers, [B 802]
Fire grate repairers, [A 1121]
Fire irons, *see also* hearth furniture:
Brass, [B 301]
Wrought iron, [B 874]
Fire Lighters:
Railway works, [A 465]
Fire station attendants:
Railway works, [B 466 (1)]
Firearms, *see* guns
Fireclay:
Block dressers, [B 378]
Firemen:
Alkali Co., [B 483]
Chemical works, [B 537]
Electrical supply, [B 264], [B 488]
Insured trades, [A 933]
Locomotive works, [A 479]
Mechanical engineering works, [A 86]
Sewing machine makers, [B 278 (b)]
Steel works, [B 541 (2)]
Fireproof door builders, [A 740], [A 895]
Fish barrel:
Finisher, [B 669]
Hooper, [B 669]
Fish span splicers and fixers:
Trawler and drifter riggers, [A 1016]
Fishing tackle makers:
Working manager, [B 141]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Fitters :
- Advertisement plates, boards, &c., [B 884]
- Automatic boiling water apparatus, [B 957]
- Axle, [A 422], [A 902]
- Basket bodies (invalid carriages), [A 708 (3)]
- Basket (side-cars), [A 708 (3)]
- Baths, [B 362]
- Bayonets, [A 1209]
- Boring machines, [A 323]
- Boxes (brick presses), [A 1159]
- Boxes (sanitary fittings makers, [B 998]
- Brass (railway works), [B 466]
- Calico printers plant, [A 377]
- Castings (artificial teeth moulds), [B 842]
- Chemical works plant, [A 538]
- Cisterns, [B 362], [B 410]
- Coal washery plant, [A 1074]
- Coal washing machines, [A 323]
- Collieries, [B 460 (5)]
- Constructional engineers' roofing depart., [A 948]
- Cooking apparatus, [B 247]
- Dies (brick presses), [A 1159]
- Dies, gauges, and patterns (turbine blade makers), [A 1063]
- Disintegrators, [A 323]
- Door (springs and fittings), [A 1102]
- Electrical, [A 307], [A 489 (1), (6)]
- Fence and washer makers' tools, [A 947]
- Flexible metallic tubing, [B 243], [A 438 (2)]
- Fuse protecting cases, [B 983]
- Gas, [A 275 (4)], [A 337], [A 548], [A 407], [A 600 (2)]
- Gas fittings (stations and signal boxes), [A 1025]
- Grates, [B 247]
- Grindstone frames, [B 569]
- Hub bushes, (axles), [A 1135]
- Hursting or grinding millstones, [A 950]
- Incandescent gas burner, [B 865]
- Iron and Steel Co., [A 801]
- Iron moulds, [A 299]
- Iron roof bars, [A 1073]
- Iron works, [A 486]
- Lens mounts, [B 645 (2)]
- Loose leaf ledger binder parts, [B 977]
- Machine, [A 275 (1)]

Fitters (*contd.*)—
- Mechanical engineering work, [A 20], [A 23]
- Meter (gas), [B 274]
- Moulds and tools (storage Battery makers), [A 1068]
- Oil cake manufacturers' plant, [A 16]
- Oil caps (axles), [A 1135]
- Pottery urinal parts, [A 1019]
- Printing machinery, [A 663 (3)]
- Pump (engineers), [A 337]
- Railway springs, [B 616]
- Railway work, [A 465], [B 466] [A 492]
- Rivet-heating forges, [B 1192]
- Rope makers' plant, [A 75]
- Rubber tyre, [B 819]
- Salt works craft, [A 545 (*a*)]
- Sanitary fittings, [B 362 (3)] and (4)]
- Screw making machines, [A 501]
- Seed crushers' plant, [A 16]
- Sewing-machine benchings, [A 1064]
- Ship's machinery, [A 339]
- Signals, [A 414 (2)], [A 507 (1), (2)], [A 946], [B 1162]
- Spring buckles, [B 616]
- Steam pipes, [A 258 (2)], [A 279]
- Steel bar and tinplate works plant, [A 43]
- Steel straps, [B 149]
- Steel wire brushes, [B 693]
- Steel work (surgical instruments), [B 45]
- Stocks (bedstead), [A 1220]
- Stoves, [B 247]
- Sword blades, [A 1209]
- Tea-mixing, &c., machines, [A 1026]
- Tin box making toolmakers, [A 989]
- Tin mine, [A 953]
- Tools (station gas meter makers), [A 1009]
- Tramcar parts, [A 453]
- Vehicles (uninsured trades), [A 853]
- Weighing machines, [A 557]
- Welded tube makers, [A 1096]
- Wheel flanges and clips, [A 970]
- Wind screen fittings (motor cars), [B 1222]
- Wood (screw, nail, &c., process), [A 999]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Fitters-up :
Automatic weighing machines, [A 888]
Box irons, [B 976]
Coffee mills, [B 813]
Fire dogs, [B 976]
Hearth furniture, [B 976]
Knife cleaners, [B 813]
Mincing machines, [B 813]
Tennis post ratchets and tubes, [B 938]
Umbrella stand rests, [B 976]
Fittings :
Boats :
Makers (blacksmiths), [A 1058]
Doors :
Fixers, [A 1102]
Repairers, [A 1102]
Electroliers, etc. :
Wiremen, [B 1150]
Water supply (buildings) :
Makers, [B 1084]
Yachts :
Makers (blacksmiths), [B 1058]
Fittings assemblers and terminal fitters, [B 965]
Fittings (gas and water) pattern makers (brass), [B 957]
Fittings (gas) fixers, [A 955]
Fittings (gas lamps) casers, [B 957]
Fittings (dressing case, &c.) engravers, [B 918]
Fittings (gas) repairers, [B 802], [A 955]
Fittings (wood part turners and polishers), [B 965]
Fittings manufacturers :
Art metal workers, [B 907]
Axle boxes, [A 739]
Bath, [B 518 (4)]
Billiards, [B 719]
Copper appliances, [A 88]
Electric wire in conduit, [B 794]
Gas, [B 957]
Invalid carriages, [A 708 (4)]
Lavatory, [B 518 (4)]
Parcel basket handcarts, [A708 (4)]
Railway carriages, [A 772]
Sanitary (metal), [B 875]
Tubes, [B 294]
Wood, [A 262], [B 263], [B 575]
Fixers :
Artificial stone, [A 1216]
Blinds, [B 394 (2)], [B 405]
Bookstalls (railway stations), [A 995]
Cash overhead runways, [A 1033]
Fixers (*contd.*)—
Controllers (street gas lamps), [B 1126]
Controllers (tram cars), [A 1014]
Door springs and fittings, [A 1102]
Felt roofing, [A 258 (1)]
Fence, [B 682]
Ferro-concrete, [A 1216]
Fire extinguisher, [A 694]
Fittings (gas), [A 955]
Fuse protecting cases, [B 983]
Fuse wire or strip, [B 983]
Gas fittings repairers (restaurant apparatus), [A 956]
Girders, [A 418]
Glass, [A 336]
Iron roof bars, [A 1073]
Kiosks (railway stations), [A 995]
Laths, [A 1031]
Lift, [A 380]
Locks, [A 478]
Loco. gas machines, [A 955]
Machine builders and fixers, [A 955]
Market stalls, [B 982]
Market stalls gas fittings, [B 982]
Meters, [B 455 (3)]
Pipe fixers and repairers, [A 955], [A 856]
Pneumatic despatch tube apparatus, [A 1100]
Producer men (mining tool makers), [A 900]
Rubber tyres (hydraulic), [A 997]
Ship's steering wheels, [A 1091]
Shop fronts, [A 683]
Shop shutters, [B 650]
Signals, [A 414 (4)]
Spouting, [A 418]
Stone, [A 110 (*a*)], [B 87]
Stoves, [B 607]
Terracotta blocks, [A 643]
Testing apparatus makers, [B 865], [B 951]
Tiles, [A 376]
Turret clocks, [B 707]
Window frames, [A 417]
Wood (screw nail process), [A 999]
Flag makers :
Concrete, [B 639 (1)]
Flag makers, [B 831]
Flag makers, Paving, [952 (*b*)]
Flange welders :
Tube makers, [B 861]
Flangers :
Alkali works, [A 484]
Motor omnibus wheels, [A 970]
Railway works, [A 465]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Flat mechanics, [B 434]
Flax spinners:
Wooden roller turners, [A 1123]
Flexible metallic tubing:
Corrugators, [A 438 (1)]
Cutters, [B 243]
Fitters, [B 243]
Machine fitters, [A 438 (2)]
Makers, [A 184]
Tool makers, [A 438 (5)]
Turners, [A 438 (2)]
Floor covering makers:
Asbestos, jointless, [B 833]
Flooring:
Composition mixers, [B 550]
Layers, [A 551], [B 781], [A 941]
Floors (public baths):
Fixers, [A 1171]
Repairers, [A 1171]
Flour millers, *see* Miller.
Flushing cisterns:
Fitters, B 410
Fog signal makers and repairers, [A 959]
Folding-car manufacturers, [A 246]
Fonts, *see* Church Furniture.
Foot paths:
Paving stone preparers, [B 298]
Foot warmers:
Repairers, [B 1181]
Foreman:
Brickyard, [B 60]
Electrical supply, [B 264]
Mechanical engineers, [B 515 (1)], [A 516 (3)]
Railway wagon makers, [A 39]
Road paviors, [B 585]
Wireless Telegraph Co., [B 528 (3)]
Forgers, steam hammer:
Copper, spelter, and steel works, [B 1000]
Forges (rivet heating):
Fitters, [B 1192]
Makers, [B 1192]
Forging establishments, *see also* Drop forging:
General: [B 223], [B 352], [B 466 (2)]
Special:
Anchor makers [B 949]
Axle forgers (baby cars), [B 1218]
Axle forgings, [B 423]
Axle nut and washers (Drop forging), [A 902]
Chain makers, [B 949]
Fence forgings, [B 521]
Forging establishments, *see also* Drop forging (*contd.*)—
Special (*contd.*)—
Fettlers (tyre and axle blooms), [B 1197]
Gate forgings, [B 521]
Golf iron heads, [B 938]
Hurdle forgings, [B 521]
Iron and Steel Co., [A 801]
Metal belt fasteners, [B 587 (1)]
Motor frames, [A 594 (1)]
Steelwork (surgical instruments), [B 45]
Formes:
Makers (paper box makers), [A 1119]
Foundations:
Asphalte layers, [A 440]
Bitumen layers, [A 440]
Frame (cycle enamellers), [A 512], [A 788]
Frame makers:
Composing (printers), [B 804]
Dyers and cleaners woodwork, [B 627]
Invalid carriages, [A 708 (4)]
Motor vehicles, [A 520 (1)]
Parcel basket handcarts, [A 708 (4)]
Picture frames, [B 399]
Windows, [B 416]
Frame (railway carriage) builders, [A 465 (2)]
Frame (window) fixers, [A 417]
Frames:
Bell hanging:
Carpenters, [A 1040]
Rivetters, [A 1040]
Smiths, [A 1040]
Curling (hatters):
Makers, [A 1140]
Cycle:
Cleaners, [A 1052]
Stovers, [A 1052]
Free wheel clutch makers:
Cycles, [A 691]
Motor cycles, [A 691]
Free-engine clutches:
Makers (motor cycles), [A 1079]
French Polishers:
General, [A 381]
Special:
Clocks, [B 792]
Furniture, [B 355 (3)]
House fittings, [B 965]
Piano, [B 133]
Railway carriage fittings, [A 465], [A 772]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

French Polishers (*contd.*)—
Special (*contd.*)—
Sanitary fittings, [A 360 (*e*)]
Shipbuilding work, [B 575]
Fretwork Machines:
Makers, [A 1053]
Fruit Tree Spraying Machines:
Constructors, [A 1184]
Repairers, [A 1184]
Funnels (Ships):
Makers, [A 1106]
Furnacemen:
Tin smelters, [B 975]
Furnaces:
Attendant (gas co.), [B 245 (1)]
Blast furnace repairs, [B 464]
Coke oven construction, [A 570]
Coke oven repair, [B 571]
Construction, [A 374]
Construction (glass making), [A 586]
Furnacemen (railway co.), [A 465], [B 466]
Furnacemen (loco. co.), [A 479]
Furnacemen, (mining tool makers), [A 900]
Furnacemen, silica ware manufacturers, [B 758]
Furnacemen (town council), [B 107]
Glass furnaces, [A 586], [B 589]
Pottery kiln repair, [B 560]
Repairs, [B 373]
Repairs, (brass and copper sheet, &c. makers), [B 724]
Repairs (glass makers), [B 589]
Repairs, (refuse destructors), [B 748]
Steel works, [B 464], [B 541 (11)]
Furniture (Gold and Silver):
Casters, [B 1097]
Furniture makers:
General: [B 74], [B 76], [B 132], [B 216], [B 228], [B 316], [B 355 (1)], [B 590 (1)]
Special:
Bamboo, [B 124]
Carpet warehousemen, [B 355 (1)]
Church, [B 359]
Linoleum fitters, [B 197]
Machinist, [B 216]
Polisher, [B 132], [B 216], [B 590 (1)]
Repairers, [B 590 (1)]
Repairers (Station), [B 827]
Sawyer, [B 255]
Schools, [B 302]
Shipyard, [B 575]
Fuse:
Fillers (artillery shells), [B 836]

Fuse (*contd.*)—
Fixers, [B 983]
Mounters, [B 983]
Protecting case fitters, [B 983]
Protecting fixers, [B 983]
Fuse hands, *see* Electrical Engineering, also Ammunition
Fuse Makers:
Electrical engineers, [B 626]
Ordnance works, [A 514]
Gallery (switchboard) makers, [A 740]
Galvanisers:
Flexible metal tubing, [B 184 (2)]
General, [B 12], [B 14]
Metal sheet work, [B 615]
Railway engineering work, [B 466]
Urns, [B 544]
Galvanised iron pipes (telegraph poles):
Makers, [B 1066]
Galvanised metal sheets:
Corrugators, [B 1039]
Curvers, [B 1039]
Gangers:
Contractors, [B 101]
Electric supply, [B 264]
Gangway attendants (shipowners), [B 818]
Garden:
Furniture makers, [B 255]
Implement makers, [B 700]
Layers, [B 681]
Machinery makers, [A 699]
Machinery painters, [A 699]
Rock garden makers, [B 689]
Garden furniture makers and painters, [B 858]
Gardeners, [B 111 (c)]
Gas Campany, (*see* Gas Engineers)
Gas engineers:—
Acetylene gas:
Generator makers, [B 1036]
Gas engineers:
Attendants (gas plant), [B 24]
Billiard fittings, [B 719]
Blowerman (Gas Co.), [B 238 (6)]
Boiler makers, [A 534]
Box (gas cylinder) makers, [B 658 (2)]
Brass finisher (lamps), [B 547]
Brass moulder (appliances), [B 547]
Brass pattern makers (fittings), [B 957]
Burner testers and fitters, [B 865]
Cleaners (Gas Co.), [B 238 (16)]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Gas engineers (*contd.*)—
Coke oven construction, [A 570]
Coke oven repair, [B 571]
Compresser men (Gas Co.), [B 238(7)]
Compresser men (acetylene gas), [B 658 (1)]
Cooker repairers, [B 802]
Cylinder fillers, [B 658 (2)]
Drillers (city council), [B 420]
Elevator men (Gas Co.), [B 238 (2)]
Enginemen (gas), [B 238 (8)], [B 327]
Engravers, [B 535]
Erector, gas plant, [A 275 (1)]
Feeding producer men (Gas Co.), [B 238 (3)]
Fire repairers, [B 802]
Fitters (gas), [A 275 (4)], [A 337], [A 407], [A 465 (1)], [A 548], [A 600]
Fitters (machine), [A 275 (1)]
Fittings casers, [B 957]
Fittings fixers (market stalls), [B 982]
Fittings die makers, [A 1001]
Fittings fixers, [A 955]
Fittings makers, [B 957]
Fittings fixers (gas machines) [A 955]
Fittings repairers, [B 802]
Fittings tool makers, [A 1001]
Fuel handlers (Gas Co.), [B 238 (1)]
Furnacemen (Gas Co.), [B 245 (1)]
Gas enginemen (Gas Co.), [B 238 (8)]
Gas engine drivers (railway works) [A 465], [B 466]
Gasholder builder, [A 321]
Gas makers (Railway Co.), [B 466]
Gas plant labourers (sewing machines), [A 277]
Gas service runners, [B 779 (1)]
Gas stokers (Railway Co.), [B 466]
Gas welders (Railway Co.), [A 465]
Generators (acetylene), [B 658 (1)]
Governors:
Assemblies, [A 1133]
Makers, [A 1133]
Inspectors (Gas Co.), [B 238 (11)]
Labourers, plant erectors, [A 275 (3)]
(Gas works), [B 711]

Gas engineers (*contd.*)—
Lamps (base preparers), [B 190 (2)]
Main construction, [A 191 (7)]
Meter fixers, [A 779]
Meter makers, [B 274]
Meter repairers, [B 190]
Meter testers (Gas Co.), [B 238 (10)], [B 245 (3)]
Painters (Gas Dept. City Council), [B 420]
Pattern makers (gas engines), [A 534(1)]
Petrol air gas:
Apparatus makers, [A 1178]
Generator makers, [B 1128]
Pressuremen (City Council), [B 420]
Producermen (mechanical engineering), [A 337]
Producermen (steel works), [B 541 (7)]
Retort hands, [B 245], [B 373], [A 374]
Sheeters (gas engines), [A 534 (2)]
Station meter makers:
Tool workers, [A 1009]
Steam boiler repairers, [A 534 (3)]
Stokers (Gas Co.), [B 238 (9)], [B 711]
Storekeepers, [B 166], [B 238 (15)]
Stove fixers (City Council), [B 607]
Stove fitters and finishers, [B 247]
Sulphate men (Gas Co.), [B 238 (13) and (14)]
Tank men, [B 238 (5)]
Testers [A 275 (1)], [B 420]
Time keepers, [B 238]
Tube threaders (City Council), [B 420]
Turncocks (City Council), [B 420]
Turners, [A 275 (1)]
Warehousemen, [B 166]
Washermen (Gas Co.), [B 238 (4)]
Watchmen (Gas Co.), [B 238 (16)]
Gas enginemen (oxy-acetylene plant), [B 915]
Gas explosion tubes:
Sleeper revetment makers, [B 1152]
Trestle makers, [B 1152]
Gas shade makers, [B 413]
Gas supply:
Controllers (street lamps):
Fixers, [B 1126]
Repairers, [B 1126]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Gas supply (*contd.*)—
Pipes:
Fitters (station signal boxes), [A 1025]
Fitters (tenements), [A 1072]
Gas workers employed by:
Dyers, [B 327]
Mechanical engineers, [A 337]
Sewing machine makers, [A 277 (c)]
Steel works, [B 541 (7)]
Tube manufacturers, [B 294]
Gas-heated domestic boilers:
Makers, [B 1024]
Gate makers, [B 913]
Gatemen:
Mechanical engineering, [B 50]
Shipbuilding, [B 116]
Gates:
Fixers (buildings), [A 1211]
Forgings, [B 521]
Hangers, [B 682]
Makers, [B 614 (2)], [B 652], [B 690]
Makers (collapsible), [B 1185]
Makers (iron), [B 402], [B 183]
Wood sawyers, [B 614 (1)]
Gatherers (stone):
Building, [A 978]
Gauge makers, [B 920]
Gaugers:
Mechanical engineering, [A 750]
Motors, [A 502 (4)]
Pipe foundry, [A 1168]
Railway springs, [B 616]
Spring buckles, [B 616]
Gauges:
Measuring:
Makers (turbine blade makers), [A 1063]
Pressure:
Dial painters, [B 1176]
Water:
Glass protector grinders and polishers, [B 1177]
Gear cases manufacturers, [A 386]
Gearing (chain) makers, [A 808]
Gears:
Cutters (automobile engineers), [A 1090]
Makers (motor cycles), [A 1079]
General Post Office:
Electric wire casing and cover makers, [B 687]
Packing case makers, [B 687]
Telegraph and telephone pole arm makers, [B 687]
Telephone cabinet makers, [B 687]
Generators:
Acetylene gas, [B 658 (1)]
Acetylene gas:
Makers, [B 1036]
Generator (motor) attendants, [B 10 (2)]
Petrol gas:
Makers and repairers, [B 1128]
German silver spinnings annealers, [B 957]
Geysers:
Makers, [B 1024]
Gilders:
Glass, [B 799]
Gill making:
Textile, [B 317 (2)]
Girder:
Cutters (steel works), [A 625 (2)]
Dressers (steel works), [A 625 (3)]
Gland packers:
Railway Co., [A 465]
Gland packers (railway running sheds), [B 1059]
Glass apparatus makers, [B 973]
Glass blowers, [B 973]
Glass sign makers and fixers, [B 899]
Glass bottle manufacturers, *see* bottle manufacturers
Glass bottle works:
Machine tool makers and repairers, [A 1183]
Machinery makers and repairers, [A 1183]
Glass cutters, [B 358 (1)], [B 667 (2)]
Glass fixer (buildings), [A 336]
Glass lens cutters (ship's lamps), [B 179]
Glass plates (water gauges, &c.):
Grinders, [B 1177]
Polishers, [B 1177]
Glass shop fronts:
Fixers, [A 683]
Makers, [A 683]
Glass (stained) manufacturers, [B 737]
Glass works:
Beveller, [B 799]
Charger, [B 234]
Cutter, [B 667 (2)], [B 799]
Embosser, [B 799]
Gilder, [B 799]
Melter, [B 234]
Silverer, [B 799]
Trimmer, [B 667 (1)]
Glasshouses:
Erectors, [A 706]
Makers, [A 706]
Glazers (mech. engineering), [A 20]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Glaziers:
Lead lights, [A 798]
Locomotive works, [A 479]
Railway carriage works, [A 465 (2)]
Shopfronts, [A 683]
Glazing (Patent) Co.:
Lead covering shapers, &c., [A 1113]
Steel bar drillers, &c., [A 1113]
Glutters (wheel), [A 934]
Gold engravers, [B 918]
Gold ware:
Casters, [B 1097]
Golf iron head forgers and polishers, [B 938]
Goods hoists attendants:
Mechanical engineers, [A 50]
Goods lift attendants (insured trades), [A 1088]
Goods vans:
Construction, [A 1]
Repair, [A 1]
Governors (gas):
Assemblers, [A 1133]
Makers, [A 1133]
Grainers:
Mantel and chimney pieces, [A 1092]
Gramophone makers, [B 879]
Gramophone records, &c., makers, [B 879]
Granite:
Dressers (kerbstones), [B 190 (1)], [B 271 (1)]
Makers (crushed granite), [B 639, (3)]
Paviors, [B 585]
Quarry workers, [B 777]
Grass cutters:
Water Co. [B 406 (4)]
Grate fitter, [B 247]
Grate fixers (bricklayers, &c.), [B 824]
Grate makers:
Box fitters, [B 998]
Grates (fire):
Repairers, [A 1121)
Grave (brick-lined) makers, [B 572, (3)]
Grave diggers, [B 218]
Gravel merchant:
Boatmen and dredgers, [B 59]
Grease bag maker, [B 136]
Grease makers, [B 180], [B 466]
Greaser:
Electrical supply, [B 264]
Greenhouses:
Erectors, [A 706]
Makers, [A 706]
Grinders:
Armour plate makers, [A 868]
Axle, [A 902]
Confectionery manufacturers, [B 22]
Cutter (wood-wool makers), [B 846]
Fire extinguisher parts, [B 957]
Flour mills &c., rolls, [A 754]
Gas cocks, [B 957]
Glass plates (water gauges), &c., [B 1177]
Knife makers, [B 638]
Knife (tobacco cutting), [B 903]
Loam (pipe foundry), [A 1168]
Mechanical engineers, [A 20], [A 337]
Mining tool makers, [A 900]
Mortar (Town Council), [B 107]
Paint manufacturers, [B 18]
Printing machinery establishments, [A 663 (5)]
Railway works, [A 465], [A 492]
Screw makers, [A 501]
Steel (cycle tube makers), [B 901]
Steel pens, [B 325]
Tube manufacturers, [B 294], [B 295]
Grinding millstone fitters, [A 950]
Ground litharge makers, [B 618]
Guard (brass bung) makers, [B 1004]
Guard (motor) makers, [A 790]
Guards (machinery):
Makers, [B 1056]
Guide makers (lace), [B 458]
Guillotine cutters (dynamo brush makers), [A 881]
Guillotine hands (cycle tube makers), [B 901]
Guillotine knife makers, [B 638]
Guns, *see also* Ammunition.
Ammunition bolt makers (Maxim guns), [A 1012]
Barrel borers, [A 63]
Barrel filers, [A 63]
Barrel rollers, [A 1018]
Control apparatus, [B 439 (2)]
Ejector makers (sporting guns), [B 649]
Engravers, [A 63]
Examiners (Army), [B 477]
Finishers, [A 63]
Gun press workers, [A 90]
Inlayers, [A 63]
Makers, [A 972]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Guns, *see also* Ammunition (*contd.*)—
Rangefinder mountains makers, [B 1050]
Repairers, [B 141], [A 905]
Screwers, [A 63]
Sighting gear makers, [B 1202], [A 1203]
Small arms components makers, [A 620]
Tube makers, [A 90]
Viewers, [A 63]
Gun-metal articles:
Tester, [A 863]
Gun-metal castings:
Mechanical engineers, [A 23]
Gun-metal sanitary fittings makers, [B 875]
Gunpowder:
Packing-case makers, [B 282]
Gutta-percha dealer:
Fibre goods maker, [B 958]
Gymnasium apparatus:
Makers, [B 661]
Painters, [B 734]
Gyroscope makers (torpedoes), [A 716]
Hackle makers:
Textile, [B 317 (2)]
Hair carders:
Railway works, [B 466]
Hammer drivers:
Railway works, [A 465]
Hammer makers, *see* tools (hand)
Hammer shafters:
Shipbuilding Co., [A 703]
Hammer turners (Iron and Steel Co.), [A 801]
Hammerers:
Copper rollers, [A 776]
Hammershaft repairers (Railway Co.), [B 827]
Hamper makers [B 709]
Hand capstan operators:
Rotary duplicating machine makers [A 1015]
Hand machines (chaffcutters, etc.):
Makers, [A 699]
Painters, [A 699]
Hand power burring, etc., machines:
Makers, [A 1165]
Hand press (parts) finishers and assemblers, [B 820]
Hand tool makers [B 1103]
Hand trucks:
Makers, [A 770]
Hand vices:
Makers, [B 206]
Handcart:
Basket frames and fittings makers, [A 708 (4)]
Handcart builders, [A 205]
Handcart hirers, [B 204]
Handles (bell) turners and polishers, [B 965]
Handle (wooden) makers:
China Clay Co., [B 777]
Hammers, picks, etc., [B 310]
Handrails:
Makers (iron), [B 402]
Hangers (bell), [A 1042]
Hangers (window), [A 894]
Harbour Commissioners, *see* Harbours, Admiralty, and Local Authority
Harbours:
Boatmen, [B 305], [B 334 (2)]
Building construction, [A 671 (2)]
Building repair, [A 671 (2)]
Dock construction, [A 671 (1)]
Dock repairs, [B 670]
Dredgermen, [A 304]
Dredger superintendent, [B 382]
Harbour repairs, [B 670]
Labourers [A 306]
Machinery construction, [A 671 (3)]
Machinery repair, [A 671 (3)]
Railway Companies, [A 465], [B 466]
Sand Loading, [B 334 (1)]
Ship construction, [A 671 (4)]
Ship repair, [A 671 (4)]
Hardeners:
Axle, [A 902]
Die (medallists), [B 817]
Printing machinery establishments, [A 663 (6)]
Hardeners (case):
Automobile engineers, [A 1090]
Hardening pot makers, [B 1071]
Hardware:
Makers, [B 122]
Harvesting machine:
Erectors, [A 461]
Harness Furniture makers, [B 839]
Harness makers and repairers, [B 572]
Hat block shapers, [B 916]
Hat manufacture:
Curling frame makers, [A 1140]
Dish makers, [A 1140]
Plaster pattern makers (zinc Blocks), [B 1136]
Hauliers:
Underground (mining co.), [B 657]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Hay shed makers, [A 685]
Hay stack thatchers, [B 882]
Heads (ventilating):
  Makers, [B 1055]
Hearth furniture:
  Brass fire-irons, [B 301]
  Curbs and fire-irons, [B 874]
  Finishers, [B 976]
  Fire screens, [B 52]
  Fitters-up, [B 976]
  Iron founders, [A 300 (2)]
  Toolmakers, [A 300 (1)]
Heat indicators:
  Makers, [B 1057]
Heating apparatus:
  Makers (electrical engineers), [B 727]
Heating engineers, *see* Pipes.
Hedge:
  Cutters (Canal Co.), [B 654 (2)]
  Planters (estate), [B 753]
  Pruners (estate), [B 753]
Hedging:
  China Clay Co., [B 777]
Herring barrels:
  Finishers, [B 669]
  Hoopers, [B 669]
Hide (buffalo) pickers:
  Makers, [A 1043]
Hilts (sword blades):
  Fitters, [A 1209]
Hoarding poster and advertisement fixers, [B 942]
Hoes:
  Makers, [B 700]
Hoist workers, *see* Lifts
Hoistmen:
  Insured trades, [A 1088]
Holders-up:
  Boilermaker, [A 411]
  Constructional Engineers' roofing dept., [A 948]
  Railway works, [A 465]
Hole borers (coal prospectors), [B 866]
Hollow-ware (cast iron):
  General, [A 660]
  Kettle makers, [B 237], [A 660]
  Pot makers, [A 660]
  Saucepan makers, [B 237], [A 660]
Hoods (motor cars):
  Filers (fingers), [B 1222]
  Fitters (do.) [B 1222]
  Makers, [B 1190]
Hoods (sheet metal) makers:
  Motors, [A 790]
Hook (tenter) replacers and straighteners:
  Felt manufacturers, [B 1116]
Hoop rollers, [B 14]
Hoopers:
  Fish barrels, [B 669]
Hoopstick benders:
  Railway works, [A 465]
Hopper workers:
  River conservancy, [B 811]
Horse cart ferry navigators, [B 971]
Horse drivers:
  Railway works, [B 466]
Horse keepers:
  Builders' material merchants, [B 105]
Horsebox builders:
  Railway works, [A 465]
Hose:
  Makers, [A 803], [B 561], [B 943]
  Mounters, [A 838]
  Repairers, [A 803]
Hosiery, *see* Textile
Hosiery machinery:
  Needle squarers, [A 1180]
Hospitals:
  Furniture makers, [B 445]
Hot water engineers, *see* Pipes
Hot-water pipe fixers and repairers, [A 856]
Hot water supply:
  Welded boiler makers (domestic), [B 1201]
House drains:
  Constructors, [A 1130]
  Repairers, [A 1130]
House furnishers, *see* Furniture
House property repairers:
  Grate fixers, [B 824]
House thatchers, [A 883]
Household baskets, *see* Baskets
Household radiator makers, [B 837]
Household utensils:
  Coffee mill makers, [B 813]
  Knife cleaner makers, [B 813]
  Mincing machine makers, [B 813]
  Wrought iron, [B 874]
Housemaids' boxes:
  Manufacturers, [B 775]
Hub bushes (axles):
  Fitters, [A 1135]
  Polishers, [A 1135]
  Screwers, [A 1135]
Hulls (ships):
  Painters, [A 1131]
  Redleaders, [A 1131]
  Scalers, [A 1131]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Hursting millstone fitters, [A 950]
Hydraulic fittings:
Tester, [A 731]
Hydrogen compressing engines:
Drivers (airship factory), [A 1205]
Ice breakers:
Canal Co., [B 654 (2)]
Icemaking machine:
Erectors, [A 651]
Implements (agricultural), [A 699]
Uncasers and assemblers, [A 945]
Implements (agricultural and gardening), [B 700]
Imposing surface stand makers, [B 804]
Incandescent:
Gas burner makers, [B 371 (3)]
Gas burner testers and fitters, [B 865]
Oil lamp makers, [B 524]
Incubator makers, [B 892]
Index (water meter) makers, [B 822]
Indian club makers, [B 857]
Indicator makers:
Steering, [B 439 (1)]
Stoke-hole, [B 439 (3)]
Indicators:
Heat:
Makers, [B 1057]
Water level:
Glass plate grinders and Polishers, [B 1177]
Ingot casters, [B 889]
Inlayers (gun manufacturers), [A 63 (5)]
Inspectors, [A 750]:
Electric supply, [B 264]
Electrical accessories, [B 364]
Gas Company, [B 238 (11)]
Insured trades, [A 750]
Material (tramways), [A 785]
Mechanical engineering establishment, [A 1160]
Motor car makers, [A 876]
Railway works, [B 466]
Sewing machines, [B 278 (a)]
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Water Companies, [B 406 (1, 2)]
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Institutes (technical):
Machine part makers, [A 1077]
Instructors:
Technical institutes, [B 859]
Technical schools, [A 1077]
Instrument case makers:
Cartridge works, [B 102]
Instrument makers:
Brass band, [B 793]
Dentists, [B 759 (3)]
Electrical, [B 730]
Gas testing, [B 951]
Mathematical, [B 82]
Measuring, [B 1057]
Musical, [B 160]
Nautical, [B 773]
Optical, [B 82]
Photometrical, [B 1048]
Railway, [B 293]
Recording, [B 951]
Scientific, [B 82], [B 385], [B 528 (1)]
Scientific (ebonite, &c., parts), [B 1170]
Submarine signalling, [B 762]
Surgical, [B 369], [B 445]
Telegraphic, [B 82]
Telegraphy (Wireless), [B 528] (1)]
Telephone and telegraph, [B 80]
Time recording, [B 1107]
Instrument testers:
Electric supply, [B 264]
Insulating material makers:
Boilers, [B 296], [A 574]
Electrical, [B 109]
Lamp trimmers, [B 633 (2)]
Mould makers, [B 932]
Refrigerating machines, [A 893]
Insulating part makers (electrical):
Ebonite workers, [B 805]
Vulcanised fibre workers, [B 805]
Insulator makers:
Fuse wire fixers, [B 983]
Mould makers, [B 932]
Invalid carriage:
Basket body makers, [A 708 (1)]
Fitters, [A 708 (3)]
Fittings makers, [A 708 (4)]
Frame makers, [A 708 (4)]
Iron breakers, [B 991]
Iron foundry:
Patternmakers, [A 994]
Iron building:
Erectors, [A 706]
Makers, [A 706]
Iron (cast) mould makers:
Glass works, [A 299]
Iron foundry:
Annealers, [A 62]
Coremakers, [A 20], [A 62], [A 602], [A 660]
Cupolamen, [A 20], [A 602], [A 660]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)

Iron foundry (*contd.*)—
- Dressers, [A 20], [A 62], [A 602], [A 660]
- Drillers, [B 429 (1)], [B 632 (2)]
- Enamellers, [B 755]
- Fettlers, [A 631]
- Filers, [B 429 (1)]
- Hat curling frame and dish makers, [A 1140]
- Labourers, [A 361], [A 511]
- Moulders, [A 20], [A 62], [A 357 (1)], [A 486], [A 492], [A 602], [A 660]
- Pattern filers, [A 1167]
- Pattern makers, [A 357 (2)], [A 360 (c)], [A 534]
- Pattern (metal makers), [B 1138], [A 1139]
- Pipe foundry workers, [A 1168]
- Rivetters, [B 429 (1)]
- Storekeepers, [B 166], [B 363]
- Tool makers [A 300 (1)]
- Tool setters, [A 636]
- Varnishers, [B 632 (3)]
- Warehousemen, [B 632 (1)]

Iron knifecleaner assemblers, [B 813]
Iron (malleable) founders, [A 62], [A 188]
Iron (malleable) nail casters, [A 987]
Iron (malleable) protector casters, [A 987]
Iron merchants:
- Cutter, [B 267]
- Loader, [B 267]
- Shearer, [B 267]

Iron or steel structures repairers (electro welders), [A 744]
Iron pipe:
- Cutters (tube makers), [B 861]
- Drillers (tube makers). [B 861]
- Welders (tube makers), [B 861]

Iron plate makers, [B 21]
Iron radiator makers, [B 837]
Iron roof builders, [A 740]
Iron sawyers, [A 20]
Iron smelters, [B 224]
Iron tyre blacksmiths, [A 809]
Iron workers:
- Annealing pot makers, [B 1071]
- Ash bucket makers, [B 1023]
- Basket-makers' ironwork makers, [B 1158]
- Bell clapper makers, [B 1041]
- Coopers' ironwork makers, [B 1158]
- Hardening pot makers, [B 1071]
- Ornamental ironwork makers, [B 1164]

Iron workers (*contd.*)—
- Piercers (joiner's tool and cutlery makers), [B 1082]
- Pipe makers' (telegraph poles), [B 1066]
- Rivet-heating forge makers and fitters [B 1192]
- Roof bar makers, [A 1073]
- Seedsmen's ironwork makers, [B 1158]
- Spindle turners (churns), [A 1194]

Iron works other than ironfounding:
- Blacksmiths, [A 39]
- Brass caster, [A 349 (2)]
- Brass workers, [A 349]
- Cleaners [B 487]
- Cranemen, [B 633 (1)]
- Electricians, [A 349 (3)]
- Engine-men, [B 487], [B 633 (3)]
- Fitters, [A 486], [A 708], [A 801]
- Gate makers, [B 183]
- Inspectors, [B 463]
- Joiners, [A 486], [A 801]
- Labourers, [A 801]
- Lamp trimmers, [B 633 (2)]
- Mounters (tin), [B 569]
- Railing makers, [B 183]
- Railway wagon makers, [A 39]
- Rivetters, [A 486]
- Roof-workers, [A 349 (1)]
- Shunters, [B 487]
- Smelters (pig iron), [B 224]
- Smiths, [A 486]
- Strikers, [A 486]
- Tenters, [B 487]
- Tinners, [B 569 (2)]
- Toolmakers, [B 732]
- Trimmers (lamps), [B 633 (2)]
- Turners, [B 363]

Ironmonger:
- Labourer (scrap yard), [B 261 (2)]
- Loader, [B 261 (1)]
- Repairs (general), [B 401]
- Storemen, [B 261 (3)]

Ironmongery:
- Repairers, [B 401]
- Salesmen, [B 207]

Jack (lifting) makers, [B 637]
Jackmakers (hosiery), [A 470]
Jacquard makers (lace), [A 458]
Japanners:
- Copying presses, [B 1080]
- Cycle parts, [A 788]
- Fire buckets, [B 829]
- Do. extinguisher makers, [B 829]
- Knife cleaners, [B 813]
- Sewing machines, [A 277 (a)]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Japanners (*contd.*)—
Typewriter parts, [A 788]
Jewellery:
Die Cutters, [B 647 (1)]
Stampers, [B 647 (3)]
Tool makers, [B 647 (2)]
Joiners, cabinet makers, machine joiners:
General, [A 54], [A 459], [B 316]
Special:
Barrow repairers (steel and tinplate works), [B 686]
Cartridge makers, [A 103], [B 102]
Chair makers, [B 76]
Church furniture, [B 359]
Collieries, [B 460 (4)], [B 469]
Electric fittings, [B 344]
Floor fixers and repairers (public baths), [A 1171]
Flour mills, [A 330]
Furniture, [B 74], [B 132], [B 216], [B 228], [B 355, (3)]
Garden furniture, [B 255]
Gramophone makers, [B 879]
Iron and steel Co., [A 801]
Iron works, [A 486]
Jute factory, [A 391]
Oil refiners, [A 17]
Panel makers and repairers (railway saloon cars), [A 1215]
Railway locomotive makers, [A 492], [A 465], [A 479]
Salt works, [B 735, (2)]
Sanitary fittings, [A 360 (d)]
Sawmillers, [B 219]
School furniture makers, [B 302]
Schools, [A 66]
Shipbuilding yard, [B 575]
Ship repairers, [A 14 (a)]
Signal makers, [A 507 (7 and 8)], [B 508 (3 and 5)]
Sleeper revetment makers (gas explosion tubes), [B 1152]
Steel, bar, and tinplate works, [A 43]
Telephone cabinet makers, (General Post Office), [B 687]
Tool chest makers, [B 741]
Trestle makers (gas explosion tubes), [B 1152]
Trolley repairers (steel and tinplate works), [B 686]
Wooden drums (electric light cables), [B 1003]
Joiner's cramp makers, [B 637]
Joiner's tool makers:
Brass casters and piercers, [B 1082]
Copper alloy casters, [B 1082]
Iron piercers, [B 1082]
Joint box makers:
Cable Co., [A 679]
Joint chain (rocker) makers, [A 838]
Joint makers:
Railway works, [A 465]
Joint welders:
Tramway rails, [A 939]
Jointing rings (pump valves):
Cutters, [A 1155]
Stampers, [A 1155]
Jointless floor covering makers:
Asbestos, [B 833]
Justifiers, (typefounders), [B 887]
Jute factory (*see also* textile mills).
Joiner, [A 391]
Keg makers, [B 404]
Kennel-makers and erectors, [A 706]
Kerbstones:
Dressers, [B 190], [B 271]
Kettles:
Founders, [A 660]
Polishers, [B 593]
Turners, [B 237]
Key makers:
Railway, [B 969]
Keytops (typewriters):
Printers, [B 1021]
Kiln:
Construction (lime and brick making, [A 374]
Construction (glass making), [A 586]
Repairs (lime and brick making), [B 373]
Repairs (cement making), [B 747]
Repairs (glass making), [B 589]
Repairs (earthenware making), [A 560]
Kinematographs (*see* cinematographs).
Kiosks:
Fixers (railway stations), [A 995]
Makers Do. [A 995]
Kitchen boilers:
Makers, [B 1201]
Kitchen range fixers, [B 824]
Kitchen step makers, [B 775]
Kitchen utensils (*see* cooking apparatus).
Knife cleaners assemblers, [B 813]
Knife grinders:
Confectionery manufacturers, [B 22]
Tobacco cutting, [B 903]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Knife makers:
Band knives, [B 475]
Boot and shoe presses, [B 328 (3)]
Cutlery, [B 409]
Machine, [B 595]
Paper, &c., makers, [B 638]
Printers, [B 638]
Knob (wood) turners and polishers, [B 965]
Label box makers and repairers, [B 810]
Label (metal) stampers, [B 119]
Laboratory mechanic, [A 981]
Labourers:
Agricultural, [B 111 (a)]
Alkali works, [B 1221]
Axle makers, [A 902]
Boiler repairers, [A 870]
Boiler-setting repairers, [A 871]
Builders (stone gatherers and dressers), [A 978]
Building, [A 142], [A 321], [B 105]
Carpenters, [A 110]
Carpenters' (tin mine), [B 954]
Chemical manufacturers, [B 537]
Clayfield, [B 592]
Coal washery fitters, [A 1074]
Constructional engineers' (roofing dept.), [A 948]
Coppersmiths, [B 93]
Cycle works, [A 512 (13)]
Dockyard, [A 306]
Electric supply, [A 265], [B 264]
Electricians (tin mine), [A 953]
Factories (insured trades), [A 749]
Gas meter-making tool workers, [A 1009]
Gas plant, [A 275 (3)], [A 277 (c)]
Gas works, [B 711]
General, [A 749]
Gentleman's servants, [B 111 (c)]
Iron and Steel Co., [A 801]
Ironmonger (scrap yard), [B 261 (2)]
Malleable iron foundry, [A 62]
Masons, [A 110]
Masons' (tin mine), [A 953]
Mechanical engineering, [A 319], [B 515 (3)], [B 285], [B 286]
Military railway works, [A 609]
Millers, [A 19]
Millwrights, [A 1096], [A 1105]
Mining tool makers, [A 900]
Motor road roller erection, [A 1007]

Labourers (*contd.*)—
Motor wheel makers and tyre-smiths, [A 809]
Oil manufacturers and refiners, [B 120]
Pipe foundry, [A 1168]
Raftsmen (torpedo testing), [A 850]
Railroads, [A 178]
Railway wagon making, [A 39]
Railway works, [A 492], [B 466], [B 465]
River bank repairers, [B 622 (2)]
Road repairers, [B 622 (2)]
Salt works, [B 673]
Sanitary fittings manufacturers, [B 363]
Ships salvage, [B 816]
Silica ware company, [B 758]
Slate quarries, [B 209]
Slaters, [A 106]
Steel bar and tinplate works, [A 43]
Stone works, [A 714]
Tent erectors, [B 831]
Timber merchants, [A 677 (9)]
Timber unloaders, [B 867]
Tinsmiths (railway works), [B 1181]
Town council, [B 107]
Underground (mining company), [B 657]
Vehicles (uninsured trades), [A 853]
Wheelmakers, [A 540 (4)]
Workshops (insured trades), [A 749]
Lace, *see* Textile Mills and Engineering.
Lacquerers:
Electric supply, [B 345]
Electrical accessory, [B 364]
Lens mounts, [B 645 (2)]
Metal goods (miscellaneous), [B 756]
Railway works, [A 465]
Ladder:
Makers, [B 614 (2)], [B 678] (3)]
Timber sawyers, [B 614 (1)]
Ladle plate maker:
Copper refining, [B 1000]
Ladlemen, railway works, [B 466], [A 465]
Lakes (artificial):
Construction, [A 1062]
Repairs, [B 1061]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Lamps:
- Acetylene (repairers and part makers) [B 964]
- Arc lamps, [B 455 (1)], [B 288]
- Arc (makers), [B 940]
- Automatic controller makers, [B 190 (9)]
- Buoy and Beacon:
  - Makers, [B 1047]
- Carbon makers (arc), [B 1005]
- Die makers (fittings), [A 1001]
- Domestic (assemblers and turners), [B 974]
- Electrical (wood pillar makers), [B 965]
- Gas (fittings casers), [B 957]
- Glow lamps, [B 288 (2)]
- Incandescent oil lamps, [B 524]
- Iron and bolt makers, [B 190]
- Magneto electric (makers), [B 832]
- Motors, [B 530 (1)]
- Railway:
  - Repairers, [B 1181]
- Ships, [B 179], [B 474]
- Street:
  - Controller fixers and repairers, [B 1126]
- Street lamps:
  - Blacksmiths, [B 547 (2)]
  - Brass finishers, [B 547 (4)]
  - Do. moulders, [B 547 (3)]
  - Metal stampers, [B 547 (5)]
  - Painters, [B 547 (1)], [B 734], [B 774]
  - Pole erectors, [B 190 (3) and (7)]
  - Stone base makers, [B 190 (2)]
  - Toolmakers (fittings), [A 1001]
  - Trimmers (loco. works), [A 479]
  - Do. (iron and steel works), [B 633 (2)]

Landscape gardeners, [B 681]
Lantern makers (ships), [B 179]
Lappers:
- Axle box, [A 902]

Last and form makers:
- Boots and shoes, [B 328]

Last (boot) makers and polishers, [B 910]
Lath renders, [B 565]
Lathemen (*see also* Turners):
- Arc lamp makers, [B 940]
- Athletic and game apparatus makers, [B 857]
- Calico printers' engravers, [B 1200]
- Die turners, [A 897]
- Mill turners, [A 897]
- Roller (copper) turners, [A 897]

Lathes (capstan):
- Toolsetters (brasswork), [A 1219]

Laths (wood, wire and metal):
- Fixers, [A 1031]
- Makers, [B 1032]
- Renders (wood), [B 1032]
- Splitters (wood), [B 1032]

Lattice structure erectors:
- Wireless telegraphy, [A 909]

Launch workers:
- River Conservancy, [B 811]

Launches (steam motor):
- Drivers, [B 1122]
- Steersmen, [B 1122]

Laundresses:
- Railway works, [B 466]

Laundry engineers, *see* Mechanical engineers
Lavatory:
- Attendant (electric supply), [B 264]
- Fittings maker, [B 518]
- Repairer (Local Auth.), [A 191 (3)]

Lawn bowl makers, [B 857]
Lawn makers, [B 681]
Lawn mowers:
- Makers, [A 436]

Layers:
- Asphalte, [A 440]
- Wood block flooring, [A 781]

Layers (floor), [A 941]
Lead accumulator boxes:
- Lining makers, [B 1134]
- Makers, [B 1134]

Lead colourers (motor wheels), [A 809]
Lead covering shapers and pressers:
- Patent Glazing Co., [A 1113]

Lead lights:
- Painters, &c., [B 799]
- Cutters, &c., [A 798]

Lead patternmakers:
- Fender makers, [B 864]

Lead pencil manufacturers, [B 138], [B 198]
Lead smelters and moulders, [B 1083]
Lead trap and bend makers, [B 927]
Lead works:
- Coopers, [B 618 (2)]
- Fillers, [B 215 (2)]
- Litharge makers, [B 618 (1)]
- Orange lead makers, [B 618 (1)]
- Pig lead makers, [B 618 (1)]
- Pipe (lead) maker, [B 215 (2)], [B 618 (1)]
- Red lead makers, [B 618 (1)]
- Rollers, [B 215 (1)]
- Sheet lead makers, [B 618 (1)]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Lead works (*contd.*)—
Wherrymen, [B 618 (2)]
White lead makers, [B 618 (1)]
Leak stoppers:
Canal Co., [B 654]
Leat cutters, [B 777]
Leather workers:
Cutters (engineering), [A 408]
Driving belt makers, [A 803]
Hose pipe makers, [A 803]
Knife cleaner assemblers, [B 813]
Trimmers (railway works), [A 465]
Ledger binders:
Metal casters, [B 977]
Lens and mirror workers:
Mechanical engineering, [B 338]
Lens cutters:
Ships' lamps, [B 179]
Lens mounts:
Assemblers, [B 645]
Letter cutters:
Monumental, [B 170]
Stone, [A 714]
Letter painters:
Pressure gauge dials, [B 1176]
Letter (wood) sign makers and fixers, [B 899]
Letterers:
Railway wagons, [A 39]
Level (water) indicators:
Glass plate grinders and polishers, [B 1177]
Levels (water):
Repairers, [B 697]
Lever spring suspensions:
Assemblers, [A 780]
Levigating and paint grinding:
Paint manufacturers, [B 18]
Lid (manhole) sill makers, [B 1089]
Life buoy and belt makers and coverers, [B 962]
Lift cage making, [B 379]
Lift fixers, [A 380]
Lift men:
Electric supply, [B 264]
Gas company, [B 238 (2)]
Mechanical engineering, [B 50], [A 50]
Shipbuilding, [B 116]
Steel works, [B 541 (3)]
Lifters:
Railway works, [A 465 (2)]
Salt works, [A 545 (b)]
Lifting jack makers, [B 637]
Lifts:
Attendants (insured trades), [A 1088]
Lifts (*contd.*)—
Makers (hand-power), [B 1185]
Ropers (underground railways), [A 1207]
Lighthouses and vessels:
Apparatus makers and repairers, [A 959]
Builders and repairers, [A 960]
Lightermen:
Electric supply, [B 264]
Lighting controller repairers:
Gas and electric lamps, [B 190]
Lightning conductor erectors, [A 919]
Lights (lead):
Cutting, &c., [A 798]
Painting, &c., [B 799]
Lignum vitae log makers, [B 648]
Lime kiln:
Construction, [A 374]
Repairs, [B 373]
Workers, [B 99]
Lime merchants:
Bargemen, [B 105]
Carmen [B 105]
Cranemen, [B 105]
Horsekeepers, [B 105]
Labourers, [B 105]
Lime mixers:
Water cos., [B 406 (3)]
Lime washers:
General, [A 350]
Mechanical engineering works, [A 337]
Lime washing machines:
Constructors, [A 1184]
Repairers, [A 1184]
Lime burners, [B 99]
Limestone:
Burning, [B 99]
Excavating, [B 99]
Limiting marks (pressure gauge dials):
Painters, [B 1176]
Liners:
Balloon basket, [B 923]
Shells and bushes, [A 890]
Liners (cycle, &c.), [A 784 (3)]
Liners off:
Shipbuilding [A 751]
Lines (tramways):
Layers, [B 220]
Repairers, [B 220]
Linesmen:
Signal rods and wires, [B 1162]
Lining sewers (railways), [A 465]
Linoleum fitters, [B 197]

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Linoleum manufacturers:
Block cutters, [B 721 (1)]
Brass finishers, [B 721 (2)]
Stencil cutters, [B 721 (2)]
Linotype machines:
Maintenance workers, [A 841]
Matrix makers, [A 663]
Mechanics, [A 702]
Operators and assistants, [B 840]
Litharge makers:
Lead works, [B 618 (1)]
Loaders:
Alkali Co., [B 485]
Axlemakers, [A 511 (3)]
Builders' merchants, [B 213 (2)]
Coal merchants, [B 125]
Constructional engineers' roofing department, [A 948]
Ironmongers, [B 261 (1)]
Iron merchants, [B 267]
Iron and Steel Co., [B 633 (1)]
River conservancy, [A 812]
Rolling mills, [B 847]
Salt works, [B 673]
Sawmill, [B 555]
Signal makers, [A 507 (6)]
Loam:
Grinders (pipe foundry), [A 1168]
Wheelers (pipe foundry), [A 1168]
Local Authority (*see also* Admiralty Harbours, Electric Supply):
Assemblers, [B 190]
Bolt makers, [B 190]
Brass finishers, [B 190]
Cable jointers, [A 191]
Cable repairers, [B 190]
Cablemen, [A 191]
Controller repairers, [B 190]
Cranemen, [A 191], [B 190]
Dismantlers, [B 190]
Dressers (granite), [B 190]
Dust basket makers, [B 572]
Electric supply, [B 190]
Enginemen, [B 55]
Farriers, [B 190]
Fitters (gas stoves), [B 607]
Floor fixers and repairers (public baths), [A 1171]
Furnacemen, [B 107]
Furnace repairers, [B 748]
Gasfitters, [A 600]
Grave diggers, [B 218]
Grave makers, [B 572]
Harness makers, [B 572]
Joiners (schools), [A 66]
Lavatory repairers, [A 191]
Main layers, [A 191], [B 190]
Local Authority (*see also* Admiralty Harbours, Electric Supply) (*contd.*)—
Meter repairers, [A 600]
Mortar grinders, [B 107]
Motor drivers, [B 65]
Overhead wire repairers, [B 190]
Painters, [B 190], [B 734], [A 736]
Railway constructors, [A 191]
Railway sidings repairer, [B 190]
Repairers (stone bases), [B 190]
Road construction, [A 191]
Road makers, [A 1145]
Road workers, [B 190]
Sawyers, [A 191]
Service layers, [B 190]
Sewer straighteners and relayers, [A 1226]
Sewerage workers, [B 268]
Stove fixers, [B 607]
Stove repairers, [B 190]
Sweepers (streets), [B 107]
Tool sharpeners, [A 452]
Tramways, [A 191], [A 221], [B 220]
Truckmen, [B 454]
Water Cos., [B 406]
Window cleaners, [B 734]
Wiremen, [A 191]
Lock and key makers, [B 401]
Locks (canal):
Keepers, [B 654 (3)]
Repairers, [B 654 (1)]
Wall repairers [B 655]
Locks (door):
Fixers, [A 478]
Repairers, [A 745]
Locksmiths:
Railway works, [A 465]
Locomotives (*see also* Railway Locomotives). For detailed list of workers *see* text. Nos. [A 479], [B 480], [A 492]
Loco. cranes:
Drivers:
Mechanical engineering establishment, [A 1132]
Loco. gas machine builders and fixers, [A 955]
Loftsmen:
Shipbuilding, [A 75]
Log makers:
Boxwood, [B 648]
Lignum vitæ, [B 648]
Loom beam turners, [A 872]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Looms :
Temple makers, [A 1069]
Looms (wire netting) :
Makers and repairers, [A 1146]
Loose box makers, [A 685]
Loose leaf ledger binders :
Castings finishers, [B 977]
Metal part fitters, [B 977]
Macadam layers, [B 738]
Machine belt makers and repairers, [B 664]
Machine cleaners, [B 434]
Machine joiners, *see* Joiners
Machine men :
Boiler makers, [A 411]
Bottle stopper makers, [B 1117]
Boxmakers, [B 147]
Lace factories, [B 797]
Mechanical engineers, [A 20], [A 411]
Nut and bolt makers, [A 428 (1)]
Printers, [B 129]
Railway spring makers, [B 616]
Railway works, [A 492], [A 465]
Spring buckle makers, [B 616]
Tin canister makers, [B 69]
Machine setters :
Electric light accessories, [A 343]
Machine tools :
Makers (cartridge case makers), [A 1208]
Makers (glass bottle works), [A 1183]
Setters (brasswork), [A 1219]
Machine woodworkers, [B 316], [A 677], [A 706]
Machined wood assemblers (motor wheel makers), [A 809]
Machinemen :
Armour plate makers, [A 868]
Automatic weighing machine makers, [B 888]
Machinery :
Block and fall man, [A 531], [A 675]
Chain and coupling repairers and screwers, [A 1141]
Dismantlers, [A 291]
Erectors, [A 291]
Fitters (boats), [A 339]
Guard makers, [B 1056]
Painters, [A 337]
Testers, [A 337], [A 346]
Machinery makers and repairers :
Agricultural and garden, [B 390], [A 435], [A 461], [A 699]
Brewers, [A 715]
Machinery makers and repairers (*contd.*)—
Cartridge case makers, [A 1208]
Dock, [A 671]
Farm, [A 720]
Stone crushing, [A 312]
Machines :
Automatic :
Assemblers, [A 1224]
Makers and repairers, [A 1224]
Burring (hand-power) :
Makers, [A 1165]
Cotton :
Bobbin makers, [B 1204]
Shuttle makers, [B 1204]
Skewer makers, [B 1204]
Cream separator :
Decorators, [A 1029]
Makers, [A 1029]
Disinfecting :
Makers and repairers, [A 1184]
File-cutting :
Tool-makers and repairers, [A 1070]
Fretwork :
Makers, [A 1053]
Fruit tree spraying :
Makers and repairers, [A 1184]
Glass bottle :
Makers and repairers, [A 1183]
Hosiery :
Needle squarers, [A 1180]
Lime washing :
Makers and repairers, [A 1184]
Mortising (hand-power) :
Makers, [A 1165]
Road-sweeping :
Broom makers and repairers, [A 1101]
Rotary duplicating :
Makers, [A 1015]
Screwing (hand-power) :
Makers, [A 1165]
Sewing :
Benching fitters and fixers, [A 1064]
Repairers, [A 1174]
Ships :
Overhaulers (sea-going engineers), [B 1010]
Technical schools :
Part makers, [A 1077]
Vacuum :
Wood body makers, [A 1067]
Weighing :
Testers, [B 1186], [A 1187]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Machines (*contd.*)—
Wool :
Bobbin makers, [B 1204]
Shuttle makers, [B 1204]
Skewer makers, [B 1204]
Machinists :
Athletic apparatus makers, [B 857]
Electrical woodwork makers, [B 965]
Game apparatus makers, [B 857]
Metal windows, [A 1225]
Motor wheel makers, [A 809]
Mould (storage battery makers), [A 1068]
Perambulator decoration, [A 1156]
Stone, [A 714]
Tool (station gas meter makers), [A 1009]
Tyre smiths, [A 809]
Machinist (metal) :
Axle boxes, [A 739]
Brass work, [B 49 (b)]
Cycles, [A 512 (3)]
Electric supply, [A 265]
Office apparatus, [A 567 (2)]
Signals, [A 414 (3)], [A 507 (2) (4)]
Steel bar and tin plate works, [A 43]
Toolmakers, [A 672]
Wheelmakers, [A 540 (2) (4)]
Wire rope makers, [B 117]
Machinist (wood), *see also* Joiners
Cabinet makers, [B 219]
Chair makers, [B 76]
Furniture makers, [B 216], [B 316]
Pencil makers, [B 138]
Picture frames, [B 399]
School furnishers, [B 302]
Timber merchants, [A 459]
Magazine escapement department (printing machinery works) :
Assemblers, [A 663]
Fitters, [A 663]
Machine men, [A 663]
Magneto :
Assemblers, [B 518]
Makers, [B 518]
Magneto electric cycle lamp makers, [B 832]
Magneto makers :
Tool makers and repairers, [A 1044]
Mail cart manufacturers, [A 246]
Mains (water, gas and electric), [A 191 (7)], [B 190 (10)]
Malleable iron foundries, *see also* Iron Foundries, [A 188]
Malleable iron works :
Piling board cutters, [B 1127]
Pipe plug makers, [B 1127]
Malleable steel foundries, [A 188]
Maltsters, [B 83]
Manager, *see* 'Foreman'
Mangle :
Decorators, [A 617]
Makers, [B 431]
Manhole lid sills :
Makers, [B 1089]
Manholes :
Excavators, [A 360]
Mantel pieces :
Enamellers, [A 1092]
Marble veiners, [A 1092]
Wood grainers, [A 1092]
Marble masons :
Basins, &c., [A 506]
Marble polishers, [A 714]
Marble veiners :
Mantel and chimney pieces, [A 1092]
Marble workers :
Dressers, [A 952]
Enamellers, [A 952]
Fixers, [A 952]
Polishers, [A 952]
Preparers, [A 952]
Marine engine :
Erectors, [A 339]
Markers :
Railway springs, [B 616]
Spring buckles, [B 616]
Markers off, [A 750]
Markers out :
Railway works, [A 465]
Timber (insured trades), [A 1227]
Market stalls :
Fixers, [B 982]
Gas fittings fixers, [B 982]
Gas fittings removers, [B 982]
Gas fittings repairers, [B 982]
Removers, [B 982]
Repairers, [B 982]
Masons, *see also* Undertaker and Stone Carvers :
Builders, [A 433 (3)], [A 38]
Collieries, [B 460 (6)]
Contractors, [A 110 (b)]
Estates, [A 187], [A 1198]
General, [A 44]
Marble and slate, [A 952]
Marble basins, &c., [A 506]
Monumental, [B 87]
Quarries (shed builders), [A 1166]
Railway works, [A 465]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Masons (*see also* Undertaker and Stone carvers (*contd.*)—
Steel, bar, and tin plateworkers, [A 43]
Terra cotta, [A 642]
Tin mine, [A 953]
Masons' tool sharpeners, [B 844]
Masts:
Riggers (wireless telegraph stations), [B 1213]
Material checkers:
Railway works, [B 466]
Mates (barge):
Builders' merchants, [B 105]
Matrix makers:
Linotype machines, [A 663]
Mattress makers:
Various, [B 91]
Maxim guns:
Ammunition bolt makers, [A 1012]
Measurers:
Pipe foundry, [A 1168]
Measuring instruments:
Makers, [B 1057]
Measuring instruments (electric):
Assemblers, [B 730]
Measuring rule:
Makers, [B 450]
Meatsafe (wrought iron) makers, [B 874]
Mechanical engineers:
Belt attendants, [A 337], [A 395]
Belt makers, [A 803]
Bench hands, [A 591]
Boilermen, [A 86]
Borers, [A 20], [A 23]
Boring machine manufacturers, [A 323]
Buffalo hide picker makers, [A 1043]
Buffers, [A 20], [A 23]
Car testers, [A 341]
Case hardeners, [A 908]
Casters, [A 20], [A 23]
Chain gear makers, [A 808]
Chain makers, [A 803]
Clerks, [B 50]
Closet attendants, [B 50]
Coal washing machinery, [A 323]
Commissionaires, [B 50]
Core makers, [A 20], [A 23]
Coupling and chain repairers and screwers, [A 1141]
Cranemen, [A 86]
Cupolamen, [A 20], [A 23]
Disintegrator makers, [A 323]
Dismantlers, [A 291]

Mechanical engineers (*contd.*)—
Draughtsman, [B 50]
Dressers, [A 20], [A 23]
Drillers, [A 20], [A 23]
Ebonite workers, [A 1169]
Electrician, [A 516]
Engine testers, [A 341]
Enginemen, [A 86]
Erectors, [A 20], [A 23]
Finishers, [A 20], [A 23]
Firemen, [A 86]
Fitters, [A 20], [A 23]
Foremen, &c., [B 515], [A 516]
Forge and steel works, [A 594 (2)]
Gas and electric fittings, [B 515]
Gasfitters, [A 337]
Gas producer men, [A 337]
Gatemen, [B 50]
Gaugers, [A 750]
Glazers, [A 20], [A 23]
Grinders, [A 20], [A 23]
Hoistmen, [A 50], [B 50]
Hydraulic fittings testers, [A 731]
Inspectors, [A 750], [A 1160]
Iron sawyers, [A 20], [A 23]
Knife, tool, and cutter grinders, [A 337]
Laboratory mechanic, [A 981]
Labourers, [B 515 (3)], [A 319]
Leather cutter, [A 408]
Lens and mirror workers, [B 338 (1)]
Lift ropers (underground railways), [A 1207]
Lime washers, [A 337]
Loco. crane drivers, [A 1132]
Machinery painters, [A 337]
Machinery testers, [A 337]
Markers-off, [A 750]
Metal windows:
Assemblers, [A 1225]
Machinists, [A 1225]
Millers, [A 20], [A 23]
Millstone fitters, [A 950]
Millwrights, [A 20], [A 23]
Motor roller testers and erectors, [A 1007]
Moulders, [A 20], [A 23]
Office boys, [B 50]
Oilers, [A 337]
Packers, [B 222], [B 286]
Packing case makers, [B 222]
Packing case sawyers, [B 222]
Pattern makers, [A 337]
Pipe fixer (gas), [A 516]
Pipe makers, [A 803]
Planers, [A 20], [A 23]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Mechanical engineers (*contd.*)—
Polishers, [A 20], [A 23]
Press tool makers, [A 337]
Printing and photographic, [B 338 (2)]
Pump fitter, [A 337]
River conservator workers, [A 812]
Saw hammerers, [A 337]
Saw sharpeners, [A 337]
Screwers, [A 20], [A 23]
Shapers, [A 20], [A 23]
Signal apparatus repairers, [A 1161]
Slotters, [A 20], [A 23]
Smiths, [A 20], [A 23], [A 411]
Storekeepers [B 50], [B 176], [B 285], [B 515 (2)]
Strap piecers, [A 337]
Strikers, [A 20], [A 23]
Sweaters [A 908]
Switchboard manufacturer, [A 516]
Timekeepers, [B 50]
Tool makers, [A 20], [A 23]
Tool smiths, [A 20], [A 23]
Tracers, [B 50]
Tube benders, [A 1163]
Turners, [A 20], [A 23]
Typists, [B 50]
Vulcanised fibre workers, [A 1169]
Warehousemen, [B 222], [B 632 (1)]
Watchmen, [B 50]
Water meter testers, [A 731]
Weighmen, [B 50]
Well machinery, [A 826]
Wheelwrights, [A 85]
Wiremen, [A 516]
Wringing machines, [A 526]
See also Railways and Railway Locomotive Works
Mechanical tool makers:
Hearth furniture and fancy brass foundry, [A 300]
Mechanical toy repairers, [B 906]
Mechanical driving chain makers, [A 808]
Mechanics, *see also* Mechanical engineers:
Box makers and fitters (brick presses), [A 1159]
Brewers, [A 143]
Brickmakers, [A 64 (3)]
Cartridge works, [A 103]
Cattle food manufacturers, [A 114]
Die makers and fitters (brick presses), [A 1159]
Engineering laboratory, [A 981]

Mechanics (*see also* Mechanical engineers (*contd.*)—
General, [A 58]
Linotype, [A 841]
Linotype type setting machines, [A 702]
Mechanical engineers, [A 20]
Printers, [A 130]
Sewing machine repairers, [A 1174]
Ships repairers, [A 14a]
Textile mills, [A 15], [A 29]
Typewriter, [A 880]
Medallists' steel die makers, [B 817]
Medical:
X-Ray work, [B 518 (3)]
Coil work, [B 518 (3)]
Melter:
Crucible steel process, [B 640]
Glass works, [B 234]
Siemens' furnaces, [B 227]
Type metals, [B 778]
Wire workers, [B 525]
Merchant mill workers, [B 175]
Metal (Art) founders, [B 1097]
Metal cutting (oxy-acetylene) plant erectors, [A 914]
Metal cutting saw blade makers, [B 921]
Metal perforation press tool makers, [A 898]
Metal perforation toolmakers, [A 928]
Metal polishers:
Railway works, [A 465]
Sanitary fittings, [B 363]
Metal window frames:
Fixers, [A 417]
Makers, [B 416]
Metal windows:
Assemblers, [A 1225]
Machinists, [A 1225]
Metal workers:
Acetylene gas generator makers, [B 1036]
Art, [B 566]
Belt fasteners, [B 587]
Brass workers, [B 957]
Cleaners, [B 584]
Die hardeners (medallists'), [B 817]
Disc makers (pump valves), [A 1155]
Electroplaters, &c., [B 756]
Enamellers, [B 345]
Engravers (precious metals), [B 918]
Galvanised sheet corrugators and curvers, [B 1039]
Household utensils, [B 813]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Metal workers (*contd.*)—
Jointing ring makers (pump valves), [A 1155]
Lath makers, [B 1032]
Name plate makers, [B 67]
Pattern makers (iron, &c., foundries), [B 1138], [A 1139]
Petrol gas generator makers, [B 1128]
Polishers, [B 363], [B 566]
Pump makers, [B 814]
Sanitary fittings makers, [B 875]
Sheet gauge makers, [B 920]
Sheet metal part makers (motor cars), [A 1078]
Sheet panel workers (motor car bodies), [A 821]
Ship's steering wheel makers, [A 1091]
Stampers (medallists'), [B 817]
Tool makers, [A 898], [A 928]
Ventilating, &c., apparatus makers, [B 1055]
Metallers:
Railway works, [A 465]
Metallic bedstead makers, [B 301]
Metallic tubing:
Makers, [B 184]
Workers, [A 438]
Meter (electrical):
Assembler, [B 288]
Fixer, [B 455 (3)]
Meter (Torsion) part makers and repairers, [B 726]
Reader, [B 10 (5)]
Repairers, [B 190 (16)]
Meter makers:
Chill makers, [A 986]
Die makers, [A 986]
Tool makers, [A 986]
Meter (gas) makers;
Fitters, [B 274]
Fixers, [B 779]
Repairers, [B 190 (16)]
Turners, [B 274]
Meter (station gas) makers:
Labourers, [A 1009]
Tool workers, [A 1009]
Meter (water) clockwork makers, [B 822]
Meter (water) index makers, [B 822]
Meter (water) *see* Water meters.
Meter testers:
Electrical supply, [B 264]
Gas company, [B 238 (10)], [B 245 (3)]
Micrometer measurers:
Motor car makers, [A 876]
Middle screw cutters and turners (copying presses), [A 1081]
Military railway works, [A 609]
Milk:
Can makers and repairers, [B 1051], [B 447]
Churn makers and repairers, [B 1051]
Mill (coffee) metal work assemblers, [B 813]
Mill (coffee) metal work fitters up, [B 813]
Mill (copper) turners, [A 897]
Mill roll turners (Iron and Steel Co.), [A 801]
Mill furnishers, *see also* Textile Engineering
Bench hands, [A 591]
Mill turners:
Calico printers' engravers, [B 1200]
Millers (flour):
Bricklayers, [A 19]
Electricians, [A 330], [B 24 (6)]
Enginemen, etc., [B 24 (1)]
Labourers, [A 19]
Motor car, [B 24 (4)]
Painters, [A 19]
Plasterers, [A 19]
Plumbers, [A 19]
Scaffolders, [A 19]
Stokers, [B 24 (2)]
Wagon drivers, [B 24 (3)]
Wiremen, [A 193]
Wood-workers, [A 330], [B 24 (6)]
Milling:
Armour plates, [B 175]
Mechanical Engineers, [A 20]
Motor cars, [A 502 (1)]
Nuts and Bolts, [A 428 (2)]
Rollers, [B 175]
Signal makers, [A 414 (3)]
Steel works, [B 541 (9)]
Milling machine (operators):
Rotary duplicating machine makers, [A 1015]
Millmen's tool makers, [B 732]
Millstone:
Fitters, [A 950]
Makers, [B 397]
Millwrights:
Mechanical engineering, [A 20]
Railway works, [A 465]
Steel bar and tinplate works, [A 43]
Steel works, [A 542]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Millwrights (*contd.*)—
Textile mills, [A 542)
Welded tube makers, [A 1096]
Millwrights' labourers, [A 1096], [A 1105]
Mincing machine metal work assemblers, [B 813]
Mincing machine metal work fitters up, [B 813]
Minders:
Electrical machinery, [B 855]
Engine [B 55]
Machine (boxmaker's), [B 147]
Machine (printer's), [B 129]
Nail making machines, [B 966]
Mineral prospectors' hole borers, [B 866]
Mineral water manufacturers:
Making syphon, etc., parts, [B 199 (1) and (2)]
Repairing boxes, [B 199 (3)]
Miners:
Mining company, B 657
Miners' lamps manufacturers:
Brassfounder, [B 269]
Brass turner, [B 269]
Driller, [B 269]
Screwer, [B 269]
Mines:
Steel rod cutters and sharpeners (rock drills), [B 1182]
Miniature pool makers, [B 689]
Mining company (*see also* Collieries), [B 657]
Mining and tool engineers:
Iron and steel founders, [A 188]
Warehousemen, [B 189]
Warehousewomen, [B 189]
Mining (tin) employees, [A 953], [B 954]
Mining tool makers:
Annealing furnacemen, [A 900]
Case hardeners, [A 900]
Casters, [A 900]
Engine tenters, [A 900]
Filers, [A 900]
Grinders, [A 900]
Labourers, [A 900]
Moulders, [A 900]
Planers, [A 900]
Smiths, [A 900]
Stampers, [A 900]
Mirror workers:
Mechanical engineers, [B 338]
Model boat makers, [B 446], [A 751]
Model (clay) casters, [B 713]
Model (clay) makers, [B 891]
Model makers (type foundries), [B 887]
Monumental letter cutter, [B 87], [B 170]
Monuments (stone):
Masons, [B 87]
Mooring layers and shifters (boatmen), [B 334]
Mortar makers:
Building material merchants, [B 207]
Town council, [B 107]
Mortising machines:
Makers, [A 1165]
Mosaic makers, [B 990]
Motor boat coxswains (torpedo testers), [B 851]
Motor boat drivers (torpedo testers), [B 851]
Motor brush makers, [A 881]
Motor car workers:
Accessory and part makers, [B 371], [B 387], [A 432], [A 502], [B 530]
Adjusters, [A 904]
Body panel workers, [A 821]
Bonnet makers, [A 448]
Cape cart hood makers, [B 1190]
Carburettor makers, [A 370 (1)]
Case hardeners, [A 1090]
Chauffeurs, [B 1108]
Cut-out makers, [B 518 (2)]
Die sinkers, [A 513]
Drillers, [A 502]
Drivers, [B 24], [B 65], [B 144]
Frame makers, [A 520 (1)], [A 594]
Garage, [B 172]
Gauger, [A 502]
Gear case makers, [A 386]
Gear cutters, [A 1090]
Head lamp repairers, [B 964]
Hub bush makers and fitters (axles), [A 1135]
Inspectors, [A 876]
Lamp makers, [B 530 (1)]
Lug makers, [A 388]
Millers, [A 502]
Oil cap makers and fitters (axles), [A 1135]
Omnibus wheel tyre flange and clip fitters, [A 970]
Panel benders (wheel makers), [A 800]
Panel (metal) makers, [A 821]
Petrol tank makers, [A 386]
Planer, [B 530 (2)]
Plater, [A 502]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Motor car workers (*contd.*)—
Polisher, [A 502]
Repairers, [A 253], [A 332]
Rubber tyre fixers (cabs), [B 819]
Sandpaperer, [B 530 (2)]
Screwers, [A 502]
Sheet metal part makers, [A 1078]
Sheet metal workers, [A 790]
Spare rim (Stepney wheel) makers, [B 849]
Spirit still pipe connectors and disconnectors, [B 830]
Storekeeper, [B 172]
Switchboard makers, [B 530 (1)]
Switchmakers, [B 518 (2)], [B 530 (1)]
Testers, [A 332], [A 502], [B 1129]
Testers and drivers, [A 904]
Toolmakers, [A 370 (2)], [A 502], [A 520]
Tool setters, [A 513]
Turners, [A 502]
Tyre repairer, [B 172]
Tyres (rubber), [B 3]
Viewers, [A 876]
Washers, [B 165]
Wheel makers, [A 809]
Wheel (wood) makers, [A 800]
Wind screen makers and polishers, [B 1222]
Wing bender, [A 800]
Motor cycles:
Free-engine clutch makers, [A 1079]
Metal part casters, [A 1137]
Variable gear makers, [A 1079]
Motor cycles and cycles:
Accessories and parts, [A 432], [B 387], [B 371], [A 691]
Lugs, [A 388]
Steel nuts, &c., [A 353]
Motor generator (*see* Electrical Engineering)
Motor launches:
Drivers, [B 1122]
Steersmen, [B 1122]
Mould makers, [B 610]
Artificial teeth makers, [B 759 (1)] [B 842]
Bricks (wooden), [B 828]
Cocoa manufacturers, [B 168]
Glass works, [A 299]
Micanite (insulator makers), [B 932]
Salt works, [B 735]
Stone (artificial) merchants, [B 610 (2)]
Mould makers (*contd.*)—
Wax (typefounders), [B 887]
Moulders:
Iron pipes, [A 1168]
Lead [B 1083]
Pickheads (mining tool makers), [A 900]
Rubber tyres, [A 997]
Moulders (clay):
Sculptors, [B 713]
Stone carvers, [B 713]
Moulders (metal), and moulders' mates (*see also* Brass):
Electric supply, [A 265]
Iron foundry, [A 20], [A 357 (1)], [A 486], [A 602], [A 660]
Lead [B 215]
Malleable ironfoundry, [A 62]
Military railway works, [A 609]
Railway works, [A 465], [B 466]
Salt works, [A 545 (d)]
Steel foundry, [A 320]
Moulders (wood):
Cycle brake blocks, [B 558]
Timber merchants, [A 677 (4)]
Moulding (wood) machine workers:
Athletic and game apparatus makers, [B 857]
Moulds:
Artificial stone:
Makers, [A 1217]
Ferro-concrete:
Makers, [A 1217]
Storage batteries:
Machinists, [A 1068]
Mounters, fuse wire or strip, [B 983]
Mounters (hose) railway carriage couplings, [A 838]
Mountains (rangefinders):
Makers, [B 1060]
Movement (clock) manufacturers, [B 792]
Municipal authority (*see* Local authority)
Mural tablets:
Letter cutter, [B 170]
Masons, [B 87]
Music hall stage:
Carpenters, [B 843]
Electricians, [B 843]
Music stand makers, [B 848]
Musical instruments:
Makers, [B 160]
Piano polishers, [B 133]
Musketry school:
Blacksmiths, [B 529 (4)]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Musketry school (*contd.*)—
Carpenters and labourers, [B 529 (1) & (3)]
Range wardens, [B 529 (2)]
Mutes, [B 912]
Nail casters, [A 987]
Nail-making machine minders, [B 966]
Name plate makers:
Metal, [B 67], [B 119]
Nautical instrument makers, [B 773 (1)]
Navigators (horse cart ferry), [B 971]
Needle makers:
Die makers, [A 992]
Eye stampers, [B 993]
Needle making:
Sewing machine, [B 278 (c)]
Needle squarers:
Hosiery machinery, [A 1180]
Netting (wire) looms:
Makers and repairers, [A 1146]
Network box makers, [A 679]
Newspaper stereotypers:
Plate casters, [B 701]
Nickel buckle barrellers (harness furniture), [B 839]
Nickel platers:
Cycles, [A 512 (2)], [A 185]
Gas stoves, [B 329]
Musical instruments, [B 347 (2)]
Vehicles, [A 185]
Night watchman (*see also* Watchmen):
Ironfoundry, [B 692 (3)]
Non-conducting material manufacturer:
Boilers and steam pipes, [B 296]
Electrical, [B 109]
Mould makers, [B 932]
Refrigerating plant, [A 893]
Steam and cold water pipes, [B 284]
Non-dirigible balloon repairers, [B 923]
Notchers:
Armature disc, [A 765]
Notice boards:
Fixers, [B 1191]
Makers, [B 1191]
Nut and bolt works:
Die makers, [A 428 (1)], [A 623 (1)]
Filers, [A 428 (2)]
Machine men, [A 428 (1)]
Makers, [B 21], [A 353 (a)], [B 637]
Nut and bolt works (*contd.*)—
Metal belt fasteners, [B 587 (3)]
Millers, [A 428 (2)]
Railway works, [A 465]
Tap makers, [A 428 (1)], [A 623 (1)]
Tool makers, [A 623 (1)]
Tool setters, [A 636]
Turners, [A 428 (1)]
Nut (axle) drop forgers, [A 902]
Oak staves:
Brewery, [B 256]
Oar and scull makers, [A 766]
Office apparatus:
Machinists, [A 567 (2)]
Makers, [B 568]
Press tool makers, [A 567 (1)]
Turners, [A 567 (2)]
Office attendants:
Mechanical engineering, [B 50]
Shipbuilding, [B 116]
Office cleaners:
Builders' merchant, [B 38]
Office press makers:
Brass workers [B 1011]
Oil and colour merchants:
Tin and keg mender, [B 159]
Tin filler, [B 167]
Oil and grease manufacturer [B 180]
Oil cans:
Repairers (railway works), [B 1181]
Oil caps (axles):
Fitters, [A 1135]
Polishers, [A 1135]
Screwers, [A 1135]
Turners, [A 1135]
Oil engines:
Driver (district council), [B 31]
Oil gas makers:
Railway works, [B 466]
Oil refiners and oil cake makers:
Cranemen, &c., [B 120]
Enginemen, [B 16]
Fitters, [A 16]
Labourers, [B 120]
Smiths, [A 16]
Oiler:
Alkali Company, [B 485]
Locomotive Company, [A 479]
Mechanical engineering (shafting), [A 337]
Railway Company (point rods, pulleys, signal arms, &c.), [B 251], [A 465]
Screw makers, [B 500 (1)]
Signal locking frames, [B 1162]
Signals, [A 507 (10)]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Oiler (*contd.*)—
Tools, [B 532]
Tubes, [B 294]
Operation table makers, [B 445]
Optical instrument manufacturers, [B 82]
Optical instrument manufacturers (brass turners), [B 72]
Optical instruments:
Gun-sighting gear:
Makers, [B 1202]
Optician, [B 281]
Orange lead makers:
Lead works, [B 618 (1)]
Orderly bin (street):
Painters, [B 734]
Ordnance (*see* Guns and Ammunition).
Ordnance survey:
Pit sinking, [B 573]
Ore (refractory):
Smelters, [B 696]
Organ builders, [B 160], [B 276]
Organ erectors, [B 1045]
Ornament:
Composition:
Fixers, [A 1214]
Makers, [A 1214]
Wrought ironwork:
Makers, [B 1164]
Ornaments:
Architectural, [A 375]
Iron, [B 593]
Picture frame (composition), [B 241]
Oven:
Construction, [A 570]
Repairers, [B 560], [B 571]
Overhead railroad workers, [A 191 (6)]
Overhead runways (cash):
Fixers, [A 1033]
Overlookers:
Weaving (wool), [B 233]
Overseers:
Gas, [B 257]
Oxide of iron manufacturers, [B 365]
Packers (*see also* labourers), [A 749]:
Ammunition, [B 102]
Artistic wrought metal, [B 907]
Cotton, [B 115]
Earthenware, [B 211]
Electrical accessories, [B 364 (1)]
Gas stoves, [B 329 (5)]
Glands (railway running sheds), [B 1059]
Ironfoundry, [B 692 (3)]
Packers (*see also* labourers) (*contd.*)—
Lead sanitary traps and bends, [B 927]
Mechanical engineers, [B 222], [B 286]
Plumbers' and painters' factors, [B 167]
Quarry tools, [B 444 (2)]
Sewing machine makers, [B 278 (i)]
Silica ware works, [B 758]
Steel balls, [A 1153]
Packing case makers:
General, [B 77], [B 96], [B 139], [B 316 (a)]
Special:
Aerated water, [B 77]
Biscuit makers, [B 146]
Confectionery, [B 171]
General post office, [B 687]
Gramophone record [B 879]
Gunpowder, [B 282]
Mechanical Engineers, [B 222]
Mineral water manufacturers, [B 199]
Sewing machine makers, [B 278 (b)]
Soap makers, [B 195]
Padlock makers:
Press tool makers, [A 968]
Press tool repairers, [A 968]
Paint manufacturers, [B 18], [B 259]
Paint mixers and deliverers, [A 815]
Painters:
Advertisement bills, [B 942]
Agricultural implements, [A 699 (2)]
Agricultural machinery, [A 699 (1)]
Axle box, fittings, and bearings, [A 739]
Baths, [B 429 (2)]
Bitumen specialities (steamships), [A 911]
Blind makers, [B 405 (2)]
Buildings [A 54], [A 350]
Chaff cutters, &c., [A 699 (3)]
Chimney pieces, [A 1114]
Church decoration panels, [B 1095]
Collieries, [B 460 (6)]
Constructional engineers' roofing department, [A 948]
Cycle makers, [A 512 (12)]
Dye works, [A 309]
Electric supply, [A 265]
Garden furniture, [B 858]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Painters (*contd.*)—
Garden machinery, [A 699 (1)]
Gas works, [B 420]
Huts, [A 603 (2)]
Ironfoundry, [B 662]
Ironwork, [B 190 (12)]
Labourers, [A 350], [A 815]
Machinery, [A 337], [A 356]
Materials shopman, [B 289]
Millers, [A 19]
Pressure gauge dials, [B 1176]
Railway wagons, [A 39]
Railway works, [A 465], [A 492]
Salt works, [A 545 (b)]
Scenery, [B 231]
Ships, [A 462], [A 862]
Ships' hulls, &c., [A 1131]
Signals, [A 507 (12)]
Signal apparatus, &c., [B 1210]
Signal boxes, [A 1144]
Street lamps, [B 547 (1)], [B 774]
Town council employees, [A 736], [B 734]
Warehousemen, [B 167]
Washers, [A 7]
Water carts, [A 720 (1)], [A 736]
Painters' workshops:
Shopmen, [B 289]
Pan:
Repairers (salt works), [B 735 (1)]
Panel (motor) benders:
Wheel makers, [A 800]
Panel (sheet metal) workers:
Motor car bodies, [A 821]
Panels:
Church decoration:
Painters, [B 1095]
Motor cars:
Makers, [A 1078]
Railway saloon cars:
Makers, [A 1215]
Repairers, [A 1215]
Paper box makers:
Forme and steel rule makers, [A 1119]
Paper emboss press part:
Assemblers, [B 820]
Finishers, [B 820]
Paper strippers, [A 7]
Paperhangers' shopmen [B 289]
Parallel bars:
Makers, [B 661]
Parcel basket handcarts:
Fittings makers, [A 708 (4)]
Frame makers, [A 708 (4)]
Smiths and strikers, [A 708 (4)]
Parks:
Fence fixers, [B 682]
Seat painters (town council), [B 734]
Parquet flooring:
Timber merchants, [B 678]
Passenger lifts:—
Attendants (insured trades), [A 1088]
Ropers (underground railways), [A 1207]
Patent floor layers, [A 941]
Patent roof glazing:
Iron bar makers and fixers, [A 1073]
Lead covering shapers, &c., [A 1113]
Steel bar stretchers, &c., [A 1113]
Path makers:
Asphalte layers, &c., [B 738]
Landscape gardeners, [B 681]
Pattern makers:
Armour plate makers, [A 868]
Brass foundries, [A 994]
Electric supply, [A 489 (2)]
Fender makers (lead or brass), [B 864]
Gas and water fittings (brass), [B 957]
Gas engine makers, [A 534 (1)]
Iron foundry, [A 357 (2)], [A 994]
Iron and steel foundry, [A 534]
Mechanical engineering, [A 337]
Railway works, [A 465], [A 492]
Sanitary fittings, [A 360 (c)]
Signals, [B 508 (4)]
Patterns:
Filers:
Ironfoundry, [A 1167]
Makers:
Foundries, [B 1138], [A 1139]
Hat block makers (plaster), [B 1136]
Turbine blade makers, [A 1063]
Patterns (brass):
Dressers, [B 692]
Paving blocks (wood):
Creosoters, [B 1035]
Sawyers, [B 1035]
Paving flags, [A 952]
Paving stones:
Preparer, [B 298]
Paviors, *see also* Stone Workers and Local Authorities
Asphalte and concrete, [B 583]
Railway works, [B 466], [B 480]
Roads, [B 585]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Pen makers:
Cutter, [B 35], [B 325]
Grinder, [B 35], [B 325]
Marker, [B 35], [B 325]
Piercer, [B 35], [B 325]
Press tool makers, [A 324]
Press tool setters, [A 324]
Raiser, [B 35], [B 325]
Slitter, [B 35], [B 325]
Penblanks:
Cutters out, &c., [B 35]
Pencil makers:
Machinist (wood), [B 138], [B 198]
Perambulator manufacturers, [A 246]
Perambulators:
Axle forgers, [B 1218]
Machinists, [A 1156]
Upholsterers, [A 1156]
Perforating metal:
Press toolmakers, [A 898]
Toolmakers, [A 928]
Perforators (metal), [B 598]
Pergola (garden):
Makers, [B 858]
Painters, [B 858]
Permanent ways (railways):
Smiths, [B 1120]
Strikers, [B 1120]
Petrol air gas:
Apparatus makers, [A 1178]
Generator makers and repairers, [B 1128]
Petrol and steam wagon drivers:
Millers, [B 24]
Petrol gas pipe fitters, [A 516]
Petrol storekeepers, [B 172]
Petrol tank makers, [A 386], [A 448]
Pewterers:
Bars, &c., [A 1172]
Pheasant coop makers, [B 652]
Photographic workers:
Camera makers, [B 82], [B 385]
Mechanical engineering, [B 338]
Photometrical instruments:
Makers, [B 1048]
Piano frame:
Bronzers, [B 629]
Drillers, [B 629]
Piano makers, [B 160], [B 283]
Piano players:
Assemblers, [B 1223]
Makers, [B 1223]
Piano polisher, [B 133]
Pick blade filers:
Mining tool manufacturers, [A 900]
Pick (quarry) sharpeners, [B 936]
Pickers (Buffalo hide):
Makers, [A 1043]
Pickers (mining tool makers), [A 900]
Pickhead casters (mining tool makers), [A 900]
Pickhead moulders (mining tool makers), [A 900]
Picklers:
Brass castings, [B 508 (2)]
Steel bars, [B 552]
Tube (steel) manufacturers, [B 200]
Picks, *see also* tools (hand):
Makers, [B 310], [B 444 (1)]
Sharpeners, [B 777]
Shaftmakers, [B 777]
Picture frame cleaners, [B 241]
Picture frame makers:
Wood machinist, [B 399]
Pier construction, [A 509]
Piercers:
Copper rollers, [A 776]
Domestic tinware, [B 84]
Various, [B 119]
Piercers (brass and iron):
Joiner's tool and cutlery makers, [B 1082]
Pig iron:
Smelters, [B 21], [B 224]
Pig lead makers:
Lead works, [B 618 (1)]
Piggery makers, [A 685]
Pile driver:
Dam making (Canal Co.), [B 654 (2)]
Pile engine and crane men:
Portland cement works, [B 577]
Piling boards:
Cutters (Malleable iron works), [B 1127]
Pillar makers:
Cable Co., [A 679]
Pillars (electric lamp wood) makers, [B 965]
Pinion changers:
Coal washery, [A 1074]
Pinners, axle, [A 902]
Pipe connectors and disconnectors, Motor spirit and oil stills, [B 830]
Pipe fittings fixers and repairers:
Loco gas machines, [A 955]
Pipes:
Agricultural, [B 659]
Benders (railway works), [A 465]
Chemical manufacturers, [A 484]
Concrete (for sewers), [B 421 (1)]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Pipes (*contd.*)—
Copper (brewers' and distillers' engineers), [A 715]
Coverers, [A 489 (5)], [A 574], [A 576], [A 603 (3)]
Cutters, [B 861]
Drillers, [B 861]
Erectors (textile), [A 490]
Fitter (calico printers), [A 377]
Fixers, [A 407], [A 418], [A 490], [A 600]
Fixers, acetylene gas, [A 644]
Fixers, beer engines, [A 1172]
Fixers (petrol and acetylene), [A 516 (2)]
Flange welders, [B 861]
Founders, [A 1168]
Gas (repairers, uninsured trades), [A 856]
Hose (makers), [B 943]
Hot water and steam, [A 258], [A 279]
Hot water (repairers, uninsured trades), [A 856]
Insulating material, [B 284]
Joiners (railway works), [A 465]
Lead workers, [B 215 (2)], [B 618 (1)]
Leather hose (makers and repairers), [A 803]
Main layers, [B 190], [A 191]
Makers:
Telegraph poles, [B 1066]
Water fittings, [B 1084]
Repairers (mechanical engineers), [A 803]
Repairers (uninsured trades), [A 856]
Steam and water, [B 284]
Steam (repairers, uninsured trades), [A 856]
Pipette makers (glass blowers), [B 973]
Piston ring makers, [A 533]
Pit prop makers, [B 316]
Pit (sand and ballast) owner's employees, [B 806]
Pit Sinking (Ordnance survey), [B 573]
Pit Sinking (collieries), [B 473]
Pit workers (sand), [B 248]
Pitmen (Mining Co.), [B 657]
Planers:
Accumulator cell boxes, [B 1046]
Armour plate makers, [A 868]
Athletic and game apparatus makers, [B 857]

Planers (*contd.*)—
Brick press boxes and dyes, [A 1159]
Constructional engineers' roofing dept., [A 948]
Mechanical engineers, [A 20]
Mining tool makers, [A 900]
Motor accessory makers, [B 530 (2)]
Rolling mills, [B 847]
Tea-mixing, etc., machine makers, [A 1026]
Timber merchants:
Insured trades, [A 677 (5)]
Non-insured trades [B 678 (1)]
Plank sawyers:
Timber merchants, [B 203], [B 652]
Plant (steel works) constructors, [A 869]
Planters:
Hedges (estates), [B 753]
Trees (estates), [B 753]
Plaster patterns:
Hat blocks:
Makers, [B 1136]
Plasterers:
Builders, [A 196]
General, [A 54]
Millers, [A 19]
Railway works, [A 465]
Plate (armour):
Borers [A 868]
Grinders, [A 868]
Machinemen, [A 868]
Patternmakers, [A 868]
Planers, [A 868]
Rippers, [A 868]
Plate casters (stereotypers):
Newspaper printing machines, [B 701]
Plate (finger):
French polishers, [B 965]
Turners, [B 965]
Plate glass fixer, [A 336]
Plate levellers (railway works) [A 465]
Plate (stall makers), [B 899]
Plate (tin) workers, [B 274]
Platelayers:
Slate quarries, [B 209]
Platers:
Boilermaker, [A 411]
Constructional engineers roofing dept., [A 948]
Motor car, [A 502 (3)]
Railway works, [A 465]
Sewing machines, [A 277 (b)]
Silver, [B 329 (3)]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Plates:
Addressing machines, [B 771]
Armour, [B 175]
Iron [B 21 (b)]
Steel, ship and boiler, [B 21 (a)]
Zinc stencil (linoleum manufacturers), [B 721]
Plates (glass):
Grinders (water gauges, etc.), [B 1177]
Player pianos:
Assemblers, [B 1223]
Makers [B 1223]
Pleasure boat caterer, [B 705]
Plier makers, [B 118], [B 206]
Ploughs (*see also* Agricultural Implements):
Experimenter, [B 36]
Steam plougher, corn thresher, [B 390]
Plugs (electrical wall):
Assemblers, [B 965]
Cover makers, [B 965]
Plugs (wood):
Makers (malleable iron works), [B 1127]
Plumbers:
Bars, etc., [A 1172]
Piping, [A 856]
Plumbers and mates, [A 54]
Brickmakers, [A 64 (5)]
Collieries, [B 460 (6)]
Electric supply, [A 265]
Gutters, [A 33]
Millers, [A 19]
Railway works, [A 465]
Sanitary fittings, [A 360 (g)]
Textile Mills, [A 490]
Pneumatic despatch tubes:
Fixers, [A 1100]
Point makers (hosiery) [B 470]
Point makers (lace) [B 458]
Point rod oilers (railway), [B 251]
Points and crossing fitters:
Railway works, [A 465]
Pole (cornice) wood part:
Polishers, [B 965]
Turners, [B 965]
Pole (cylindrical) erectors:
Wireless telegraphy aerial support builders, [A 909]
Pole (tennis) makers, [B 857]
Poles:
Telegraph, [B 653]
Iron pipe makers, [B 1066]
Telegraph and telephone, [B 687]
Polishers:
Aluminium, [B 593 (2)]
Art metal workers, [B 566]
Axle, [A 902]
Boot last, [B 910]
Brass, [A 23], [B 593 (2)]
Cabinet, [B 74]
Copper rollers, [A 776]
Copying press makers, [B 1080]
Cycles, frames and parts, [A 512 (2)], [A 512 (11)]
Furniture, [B 132], [B 216], [B 590 (1)]
Glass plates (water gauges, &c.), [B 1177]
Golf iron heads, [B 938]
Hub bushes (axles), [A 1135]
Loco. works, [A 479]
Marble, [A 714], [A 952]
Mechanical engineers, [A 20]
Motor car fittings and small parts, [A 502 (3)]
Musical instruments, [B 347 (2)]
Oil caps (axles), [A 1135]
Railway works, [A 465]
Rim bending works, [A 791]
Sanitary fittings, [B 363]
Shipbuilding yard, [B 575]
Slate, [A 952]
Stationery fittings, [B 347 (2)]
Tea-mixing, &c., machine makers, [A 1026]
Tinware, [B 593 (2)]
Typewriter parts, [A 944]
Water gauges, &c. [B 1177]
Wind screens (motor cars), [B 1222]
Wood, [B 965]
Pond (duck) makers:
Estates [B 753]
Pontoon scalers, [A 860]
Pontoons:
Constructors and repairers, [A 1196]
Valve attendants, [A 1193]
Pool (miniature) makers, [B 689]
Porcelain enamellers:
Ironfoundry, [B 755]
Porcelain insulator fuse wire fixers, [B 983]
Porches:
Builders, [A 1157]
Preparers, [A 1157]
Portable shed makers (for air craft), [A 922]
Port-fire explosive fillers, [B 836]
Porters, timberyard, [B 503]

Umpire's Decisions, specific trades (see pp. 1030-1113) (*contd.*)—

Portland cement manufacturers, [B 747]
Post (signal) preparers :
Railway co., [B 827]
Poster :
Fixers (hoarding and walls), [B 942]
Writers, [B 942]
Pot (crucible) makers, [B 1112]
Pot (hardening and annealing) makers, [B 1071]
Pot makers :
Ironfoundry, [A 660]
Pottery, *see* Tile Makers
Pottery urinals :
Part truers and fitters up, [A 1019]
Poultry appliances :
Erectors, [A 706]
Makers, [A 706]
Poultry rearing incubator and brooder makers, [B 892]
Powder case makers, [B 619]
Power-driven :
Fan makers, [A 1054]
Fretwork machine makers, [A 1053]
Tea-mixing, &c., machine makers, [A 1026]
Power station engines :
Dismantlers, [A 786]
Repairers, [A 786]
Power supply, [A 191]
Precious metal spring, &c., makers :
Dentistry, [B 759]
Preservative boilers (shipyards), [A 929]
Press (bookbinders') makers, [B 1008]
Press brass founders :
Tool makers, [A 988]
Tool setters, [A 988]
Press (copying) makers :
Cutters (middle-screw), [A 1081]
Japanners, [B 1080]
Polishers, [B 1080]
Pumice stone workers, [B 1080]
Turners (middle-screw), [A 1081]
Varnishers, [B 1080]
Press hands :
Adding machine makers, [A 495]
Steel wheelmakers, [A 540 (1)], [B 539 (1)]
Steel works, [B 541 (8)]
Tin canister makers, [B 69]
Press (metal perforating) toolmakers, [A 898]
Press (office) makers :
Brass workers, [B 1011]
Press (tennis) makers, [B 857]
Press tool makers, [A 449]
Checks, [B 119]
Cycle parts, [A 351]
Door bolt and padlock makers, [A 968]
General, [A 297]
Labels, [B 119]
Mechanical engineering, [A 337]
Metal stampings, [A 324]
Meter makers, [A 986]
Name plates, [B 119]
Office apparatus, [A 567 (1)]
Pens, steel, [A 324]
Sharpeners, [A 449]
Stamper, [B 126]
Pressers (lead covering) :
Patent Glazing Co., [A 1113]
Pressers (rubber) :
Motor wheel makers, [A 809]
Tyre smiths, [A 809]
Pressure gauges :
Dial painters, [B 1176]
Pressure testers (safety boiler mountings and high-pressure steam valve makers), [A 863]
Pressuremen :
City council, [B 420]
Printers :
Compositors, [B 100]
Folders, [B 100]
Linotype mechanics, [A 841]
Linotype operators, [B 840]
Mechanics, [A 130]
Mechanical engineering, [B 338]
Minders (machine), [B 129]
Monotype casters, [B 129]
Stereotypers, [B 129]
Typewriter keytops, [B 1021]
Wood article makers, [B 804]
Printing machinery establishments :
Assemblers, [A 663 (3)]
Cutters, [A 663 (5)]
Engravers, [A 663 (1)]
Examiners, [A 663 (4)]
Fitters, [A 663 (3)]
Grinders, [A 663 (5)]
Hardeners, [A 663 (6)]
Matrix makers, [A 663 (2)]
Plate casters, [B 701]
Punchers, [A 663 (5)]
Testers, [A 663 (4)]
Producer (gas) men :
Mining tool makers, [A 900]
Producer plant men :
Oxy-acetylene, [B 915]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Progress men:
Insured trades, [A 1212]
Property (house) repairers, [A 824]
Props (pit) makers, [B 316]
Protector (boot) casters, [A 987]
Protectors (water gauges):
Glass plate grinders and polishers, [B 1177]
Pruners, hedge:
Estates, [B 753]
Public body, *see* Local Authority
Puddler's tool makers, [B 732]
Pull (cistern wood):
Polishers, [B 965]
Turners, [B 965]
Pulleys:
Bells:
Makers, [A 1040]
Wood:
Makers, [B 1151]
Pulpits, *see* Church Furniture
Pumice stone workers:
Copying press makers, [B 1080]
Pump fitters:
Mechanical engineering, [A 337]
Pump hand:
Canal Co., [B 654 (2)]
Dyers, [B 327]
Electrical supply, [B 264]
Steel works, [B 541 (1)]
Pump leathers, [A 408]
Pump (light sheet metal) makers, [B 814]
Pump valves (metallic):
Disc cutters and stampers, [A 1155]
Jointing ring cutters and stampers, [A 1155]
Pump (well machine) makers and fixers, [A 826]
Pumpers:
Railway works, [B 466]
Pumping (test) plant erectors:
Well borers, [B 825]
Well sinkers, [B 825]
Punch makers (sheet metal workers), [A 898]
Punch-press stampers (dynamo brush makers), [A 881]
Punchers:
Constructional engineers' roofing dept., [A 948]
Printing machinery establishments, [A 663 (5)]
Railway works, [A 465]
Punches (leather, wool, or metal):
Makers, [B 119 (9)]
Punches (ticket):
Maker, [B 522]
Repairer, [B 522], [B 190 (9)]
Punt:
Construction, [A 704]
Repairs, [A 704]
Pyrometers:
Makers, [B 1057]
Quarries, *see* also Slate and stone workers:
Granite, [B 177]
Limestone, [B 99]
Masons (shed builders), [A 1166]
Rod cutters and sharpeners (rock drills), [B 1182]
Quarry hand tool sharpeners, [B 936]
Quarry rock drill repairers (blacksmiths), [A 937]
Quartz glass workers:
Silica ware manufacturers, [B 758]
Quay:
Wall repairers (canal company), [B 655]
Racks (movable):
Makers, [B 634]
Radiators (motor cars):
Makers, [A 1078]
Raftsmen:
Sawmillers, [B 676]
Timber merchants, [B 676]
Railings:
Fixers (buildings), [A 1211]
Makers, [B 183], [B 402], [B 690]
Railroads:
Construction, [A 178], [A 191]
Repair, [B 178], [B 190]
Rails (cycle back):
Makers, [A 787 (1)]
Railway buildings (station):
Lock repairers, [A 745]
Railway carriage and wagon works (For detailed list *see* text, Nos. [A 465] & [B 466])
Railway (electric) constructors:
Local authority, [A 191]
Railway engineering works. (For detailed list *see* text Nos. [A 465] & [B 466])
Railway locomotive works. (For detailed list *see* text, Nos. [A. 479], [B 480], [A 492])
Railway sidings:
Constructors, [A 191]
Repairers, [B 190]
Railway signals (*see* Signals)
Railway sleeper makers, [B 316], [B 421 (1)]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*cont.*)—

Railway springs:
Drillers, [B 616]
Fitters, [B 616]
Gaugers, [B 616]
Machinemen, [B 616]
Markers, [B 616]
Testers, [B 616]
Railway vehicles:
Axle turners, [A 496]
Railway wagon builders, [A 1], [A 39], [A 768] (*see also* Railway carriage and wagon works)
Railway wagon sheets and tarpaulins:
Makers and repairers, [B 735]
Railway workers (Miscellaneous): *see also* Railway locomotive works, No. [A 492]
Block instrument makers, [B 293]
Boilermakers, [A 609]
Bolt screwers (carriage works) [A 1195]
Brake adjusters, [B 427]
Brake examiners, [B 427]
Builders, [A 178 (b)]
Canals, [B 494]
Chain coupling makers, [B 1147]
Engine cleaner, [B 94]
File cutters (carriage works), [A 1030]
Gas fitters (stations and signal boxes), [A 1025]
Gland packers (running sheds), [B 1059]
Harbours (*see* [A 465], [B 466], [B 670])
Labourers, [A 178 (a)], [A 609]
Lift ropers, [A 1207]
Local authorities, [A 191 (6)], [A 191 (8)], [B 190 (11)]
Moulders, [A 609]
Oiler (point rods, pulleys, signal arms), [B 251]
Permanent way smiths and strikers, [B 1120]
Saloon cars:
Panel makers and repairers, [A 1215]
Signals:
Box painters, [A 1144]
Chargemen, [B 1162]
Fitters, [B 1162]
Linesmen, [B 1162]
Rodding, &c., repairers, [B 1210]
Slate quarries, [B 209]
Smiths (military), [A 609]
Tinsmiths, [B 1181]
Rake makers, [B 700]
Range warden:
Musketry school, [B 529 (2)]
Rangefinder makers, [B 596]
Rangefinder mountings:
Makers, [B 1060]
Ranges:
Repairers, [A 1121]
Ratchet brace makers, [B 206], [B 1103]
Reamers:
Makers, [B 1103]
Recorders (time):
Makers, [B 1107]
Recording (electrical) instruments, [B 730]
Red lead makers, [B 318], [B 618 (1)]
Redleaders:
Ships' hulls, &c., [A 1131]
Refiners, type metals (printing), [B 778]
Refractory ores:
Smelting, [B 696]
Refrigerator erectors (machines), [A 651]
Refuse destructors:
Furnace repairers (Local Authority), [B 748]
Relief decoration:
Fixers, [A 1214]
Makers, [A 1214]
Renders (lath), [B 1032]
Reredoses, *see* Church Furniture
Reservoirs:
Construction, [A 1062]
Repairs, [B 1061]
Restaurant utensil makers, [B 347]
Retort (gas):
Construction, [A 374]
Repairs [B 373]
Revetments (sleeper):
Makers (gas explosion tubes), [B 1152]
Revolving shutter fixers, [B 650]
Revolving shutter makers, [B 379], [B 1185]
Rheostat makers, [A 287]
Rifle ranges:
Musketry school workers, [B 529]
Riggers, [A 479], [A 625]
Drifters, [A 1016]
Railway works, [A 465]
Trawlers, [A 1016]
Wireless telegraph station, [B 1213]
Rims (motor):
Benders, &c., [A 791]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Rings (jointing):
Cutters, [A 1155]
Stampers, [A 1155]
River bank:
Labourers, [B 622 (2)]
River craft (or engines):
Repairers, [A 545]
Rivet boys:
Railway works, [A 465]
Rivet testers;
Shipbuilding, [A 1094]
Rivet-heating forges:
Fitters, [B 1192]
Makers, [B 1192]
Rivets (iron and steel), [B 21], [B 212]
Die makers, [A 582]
Heaters (railway works), [A 465]
Tool makers, [A 582], [A 742]
Rivetted iron pipe makers—
Telegraph poles, [B 1066]
Rivetted tank and cistern makers, [B 615]
Riveters:
Bell frame, pulley and wheel makers, [A 1040]
Boilermakers, [A 411]
Engineering, [A 411]
Iron Works, [A 486]
Railway works, [A 465]
Salt works, [A 545 (c)]
Small iron castings, [B 429 (i)]
Road construction and repair:
Congested Districts Board, [A 509]
District Council, [B 97]
Harbours and docks, [B 670]
Local authority, [A 191 (9)], [B 190 (13)]
Paviors, [B 585]
Road makers:
Local authority, [A 1145]
Road-paving wood blocks:
Creosoters, [B 1035]
Sawyers, [B 1035]
Road roller drivers and attendants, [A 1076]
Road-sweeping machine broom makers and repairers, [A 1101]
Rock and water garden specialists, [B 689]
Rock driller:
Slate quarries, [B 209]
Rock drills:
Rod cutters and sharpeners, [B 1182]
Rocking horses, [B 246]
Roll:
Corrugators, [A 754]
Grinders, [A 754]
Roll turners, [A 481]
Roll turners (railway works), [A 465]
Roller bearings, [A 353]
Roller covering makers and fitters, [B 317 (3)]
Roller (road) drivers and attendants, [A 1076]
Roller (stripping) makers:
Vacuum machine makers, [A 1067]
Roller turners:
Calico printers' engravers, [B 1200]
Flax spinners, [A 1123]
Rollers:
Flexible metal tubing, [B 184 (1)]
Gun barrels, [A 1018]
Lead works, [B 215 (1)]
Millers, [B 175]
Pipe foundry, [A 1168]
Railway works, [A 465], [B 466]
Steel bars, [B 182]
Steel tubes, [B 200]
Steel wheel makers, [B 539 (2)]
Rollers (fluted), [A 553]
Rolling mills, [B 175], [A 594]
Rolling mills (Railway Co.), [B 466]
Roof glazing (patent) makers and fixers, [A 1073], [A 1113]
Roof workers:
Asphalte and bitumen layers, [A 440]
Felt roofing contractors, [B 112]
Felt roofing fixers, [A 113], [A 258 (1)]
Felt roofing manufacturers, [B 112]
Fold yard, [A 685]
Ironworks, [A 349], [A 740]
Repairers (coach) (Railway Co.), [A 465]
Roofing felt makers, [A 259]
Rope makers:
Admiralty, [B 235 (1)]
Cotton mill, [B 601]
Rope splicers and fixers:
Trawler and drifter riggers, [A 1016]
Rope splicing:
Driving ropes and banding makers, [B 601]
Ropers (lifts):
Underground railways, [A 1207]
Rotary duplicating machines:
Makers, [A 1015]
Rotary kiln:
Repairers (cement makers), [B 747]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Rubber :
Domestic appliances, [B 431]
Tyre makers, [B 3]
Rubber stamp makers :
Brass workers, [B 1011]
Rules, &c. :
Makers, [B 450]
Rules (steel) :
Makers (paper box makers), [A 1119]
Runners (gas pipes), [A 1072]
Running sheds (railways) :
Gland packers, [B 1059]
Runways (cash overhead) :
Fixers, [A 1033]
Sack repairers :
Builders' merchants, [B 105]
Saddlers :
Railway works, [B 466]
Safe (wrought iron meat), makers, [B 874]
Safes :
Carters, [B 684]
Erectors (steel curtains), [A 491 (2)
Makers, [B 313]
Repairers, [B 684]
Toolmakers, [A 314], [A 491 (1)]
Safety appliances, *see* signals
Safety boiler mountings makers :
Tester, [A 863]
Sail eyelets :
Toolmakers, [A 988]
Sail maker :
Admiralty, [B 235]
Engineering, [B 177]
General, [B 236], [B 831]
Railway works, [B 466]
Shipbuilding, [B 177]
Salesman :
Building material timber, [B 207]
Cycle, [B 157]
Ironmongery, [B 207]
Saloon cars (railways) :
Panel makers and repairers, [A 1215]
Salt works :
Blacksmiths, [A 545 (*a*)], [A 545 (*b*)]
Brass moulders, [A 545 (*d*)]
Carpenters, [A 545 (*b*)]
Coppersmiths, [A 545 (*a*)]
Drillers, [A 545 (*c*)]
Fitters, [A 545 (*a*)]
Joiners, [B 735 (2)]
Labourers, [B 673]
Lifters, [A 545 (*b*)]

Salt works (*contd.*)—
Loaders, [B 673]
Painters, [A 545 (*b*)]
Pan repairers, [B 735 (1)]
Railway wagon sheet makers and repairers, [B 735 (3)]
Railway wagon tarpaulin makers and repairers, [B 735 (3)]
Rivetters, [A 545 (*c*)]
Sawyers, [B 735 (2)]
Shipwrights, [A 545 (*a*)]
Vat repairers, [B 735 (1)]
Wagon repairers, [A 674]
Wheelwrights, [A 545 (*e*)]
Salvage workers, [B 816]
Sand and hallast pit owners' employees, [B 806]
Sand digger, [B 248]
Sand merchant :
Boatmen and dredgers, [B 59]
Sand pit :
Digging, [B 248]
Excavating, [B 334 (1)]
Screener, [B 208]
Sand wheelers :
Pipe foundry, [A 1168]
Sandpaperer :
Blind makers, [B 405 (2)]
Cabinet making, [B 219]
Fittings manufacture [A 381]
Motors, [B 530 (2)]
Sanitary fittings manufacturers :
Box fitters, [B 998]
Brass finishers, [B 363]
Brass founders, [B 363]
Brass turners, (B 363]
Bricklayers, [A 360 (a)]
Carpenters, [A 360 (b)]
Coppersmiths, [B 363]
Core makers, [A 361 (2)]
Enamellers (bath), [B 362 (1)]
Enamellers (iron), [B 362 (2)]
Fitters (bath), [B 362 (3)]
Fitters (cistern), [B 362 (4)]
French polishers, [A 360 (e)]
General, [B 875]
Iron borers, [B 363]
Iron foundry labourers, [A 361 (1)]
Iron turners, [B 363]
Joiners, [A 360 (d)]
Labourers, [B 363]
Labourers in iron foundry, [A 361 (1)]
Metal polishers, [B 363]
Patternmakers, [A 360 (c)]
Plumbers and mates, [B 360 (g)]
Storekeepers, [B 363]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Sanitary fittings manufacturers (*contd.*)—
Terracotta fixers, [A 360 (f)]
Tile fixers, [A 360 (f)]
Tinsmiths, [B 363]
Sanitary lead trap and bend makers:
Packers, [B 927]
Trimmers, [B 927]
Sanitary ware kiln and oven repairers, [B 560]
Sash makers:
Railway works, [A 465]
Saucepan makers:
Ironfoundry, [A 660]
Saucepan (wrought iron) makers, [B 874]
Saw:
Band saw makers, [B 475]
Hammerer (mechanical engineering), [A 337]
Hammerer (railway works), [A 465]
Makers, [B 595]
Sharpener, [A 337], [B 621]
Sharpener, (railway works), [A 465]
Saw (circular) workers:
Athletic and game apparatus makers, [B 857]
Saw tooth wire makers, [B 424]
Sawblade makers, [B 921]
Sawmillers:
Raftsmen, [B 676]
Sawmilling and sawyers:
General, [B 316]
For insured trades, [A 677]
For non-insured trades, [B 678]
Special:
Aerated water boxes, [B 77]
Biscuit and confectionery, [B 171]
Biscuit makers, [B 146], [B 171]
Board sawyers, [B 203]
Boxes, [B 96], [B 316]
Brake blocks (cycles), [B 558]
Brush makers, [B 123]
Cabinet trade, [B 219]
Chairmaking, [B 76]
Clogmaking, [B 152]
Collieries, [B 460 (3)]
Confectionery works, [B 171]
Constructional engineer's roofing department, [A 948]
Contractor, [B 555]
Coopers, [B 77]
Crates and boxes, [B 259]
Deal porter, [B 503]
Doors, [A 677 (3) and (6)]
Electric supply, [B 344]
Sawmilling and sawyers (*contd.*)—
Special (*contd.*)—
Fencing (estate), [B 316]
Furniture, [B 255], [B 316]
Gates, [B 614 (1)], [B 652 (2)]
Granite Co., [B 271]
Greenhouses, &c., [A 706]
Iron sawyers, [A 20]
Ladders, [B 614 (1)]
Lawnmowers, [A 436]
Locomotive Co., [A 479]
Machine joinery, [A 459]
Mechanical engineers, [B 222]
Mica makers (china clay merchants), [B 777 (10)]
Mouldings (wood), [A 677, (4)]
Packing cases, [B 96], [B 171], [B 316]
Pianos, [B 283]
Pit props, [B 316]
Plank sawyers, [B 203]
Railway key and treenail makers, [B 969]
Railway sleepers, [B 316]
Railway works, [A 465]
Roofing felt makers, [B 259]
Salt works, [B 735 (2)]
Saw sharpeners, [B 621]
Scantling sawyers, [B 203], [B 652]
Signals, [A 507 (8)], [B 508 (5)]
Slate merchants, [B 652 (1)]
Soap makers, [B 195]
Stevedore, [B 555]
Threshing machines, [A 435]
Timber merchants, [A 459], [B 203], [B 652 (1)], [A 677], [B 678]
Trams (local authorities), [A 191 (2)]
Tree felling, [B 260]
Vehicles, [A 677 (2) and (6)]
Windows, [A 677 (3)]
Wire mattress makers, [B 443]
Woodfibre makers, [B 519]
Sawyers:
Accumulator cell boxes, [B 1046]
Wood paving blocks, [B 1035]
Sawyers (stone), A 714
Scaffolders—
Electric supply, [A 265]
General, [A 54]
Millers, [A 19]
Railway works, [A 465]
Scale beams:
Testers, [B 1186], [A 1187]
Scale makers, [B 665], [B 782]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Scalers:
  Boilers, [B 556], [B 398]
  Economisers, [B 556]
  Ships, [A 462]
    Bilges and tanks, [A 1050]
    Boilers, hulls, &c., [A 1131]
Scalers (pontoon), [A 860]
Scantling makers, [B 203], [B 652 (1)]
Scavenging carts:
  Painters (town council), [A 736]
Scene painters, [B 231]
School furnishers:
  Cabinet makers, [B 302]
  Joiners, [B 302]
  Woodwork machinist, [B 302]
Schools (technical):
  Machine part makers, [A 1077]
Scientific glass apparatus makers:
  Burettes, [B 973]
  Pipettes, [B 973]
  Retorts, [B 973]
Scientific instruments, *see* Instruments
Scotch blocking machinemen:
  Bottle stopper makers, [B 1117]
Scrap iron breakers, [B 991]
Scrap iron merchants, [B 267]
Scrappers (ship), [A 862]
Screener (sand):
  Sand quarrying, [B 208]
Screeners:
  Sand and ballast pit owners, [B 806]
Screens:
  Coal washery:
    Repairers, [A 1074]
  Coal (wire):
    Dyers, [B 634]
    Fire, [B 52]
    Makers, [B 1085]
  Wind (motor cars):
    Makers, [B 1222]
    Polishers, [B 1222]
Screw and rivet manufacturers, [B 212]
  Cleaners, [B 500]
  Coppersmiths, [A 501]
  Cutters, [A 501]
  Die workers, [A 501]
  Fitters, [A 501]
  Grinders, [A 501]
  Mechanics, [A 501]
  Metal belt fasteners, [B 587 (3)]
  Oilers, [B 500]
  Smiths, [A 501]
  Tool makers, [A 501]
Screw and rivet manufacturers (*contd.*)—
  Tool setters, [A 501]
  Turners, [A 501]
Screw (bench) makers, [B 637]
Screw (dental) makers, [B 759 (6)]
Screw lifting jacks, [B 637]
Screw plates, [B 206]
Screw (middle) cutters and turners:
  Copying press makers, [A 1081]
Screwers:
  Advertisement plates, &c., [B 884]
  Axle box, [A 902]
  Axle cap, [A 902]
  Bolts (railway wagons), [A 1195]
  Couplings and chains, [A 1141]
  Electric wiring conduit fittings, [B 794]
  Gun manufacturer, [A 63 (3)]
  Hub bushes (axles), [A 1135]
  Mechanical engineers, [A 20]
  Miners' lamp manufacturers, [B 269]
  Motor cars, [A 502]
  Oil caps (axles), [A 1135]
  Tube ends, [B 1006]
Screwing machines:
  Makers, [A 1165]
Sculptors:
  Clay model casters, [B 713]
Sculptors' art metal founders, [B 1097]
Sculptors' tool sharpeners, [B 844]
Scythe makers, [B 700]
Seagoing engineers, [B 1010]
Seam makers and repairers:
  Felt manufacturers, [B 1116]
Searchers, material:
  Railway works, [B 466]
Searchlight (deck acetylene):
  Part makers, [B 964]
  Repairers, [B 964]
Seat (garden):
  Makers [B 858]
  Painters [B 858]
Seat makers, [A 1049]
Seats:
  Painters (Town Council), [B 734]
Seed crushers:
  Enginemen [B 16]
  Fitters, [A 16]
  Smiths, [A 16]
Seedsmen:
  Ironwork makers, [B 1158]
Separator makers:
  Cream (machine), [A 1029]
  Ventilating systems, [B 1055]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Septic tank:
Attendants, [B 622]
Servants (private):
Butler, [B 111 (c)]
Coachman [B 111 (c)]
Gardener, (B 111 (c)]
Labourers, [B 111 (c)
Service box makers:
Cable Co., [A 679]
Service layers:
Local authority, [B 190 (10)]
Sett preparers, [B 298]
Setters (axle), [A 902]
Setters-out:
Insured trades, [A 1124]
Sewage works:
Filtering bed constructors, [A 1086]
Sewer works, *see also* Local Authority:
District council, [B 97]
Pipe makers, [B 421]
Sewerage board, [B 268]
Sewermen:
Closet fixers, repairers, and converters, [A 1028]
Sewers:
Relayers, [A 1226].
Straighteners, [A 1226]
Sewers [Balloon), [B 923]
Sewing cotton:
Spool makers, [B 680]
Sewing machine makers:
Ambulance men, [B 278 (b)]
Benching fitters and fixers, [A 1064]
Box makers, (B 278 (h)]
Bronzers, [A 277 (d)]
Etchers, [A 277 (b)]
Firemen, [B 278 (b)]
Gas labourers, [A 277 (c)]
Gatemen, [B 278 (b)]
Inspectors, [B 278 (a)]
Japanners, [A 277 (a)]
Labourers (shipping), [B 278 (j)]
Metal and wire workers. [A 277 (f)]
Needle makers, [B 278 (c)]
Packers, [B 278 (i)]
Platers, [A 277 (b)]
Repairers, [A 1174]
Sewing machinists, [B 278 (e)]
Storemen, [B 278 (b)]
Straw pad makers, [B 278 (g)]
Transfer makers, [B 278 (d)]
Watchmen, [B 278 (b)]
Window cleaners, [B 278 (f)]
Woodworkers, [A 277 (e)]
Shades (lamp) makers, [B 413]
Shaft benders (wheel makers), [A 800]
Shaft (chimney) fellers and repairers, [A 919]
Shaft (station hammer) repairers, [B 827]
Shaft oilers, *see* Oilers
Shaft repairers:
Drainage commissioners, [B 697 (2)]
Shaft sinkers (China Clay Co.), [B 777]
Shafters (hammers), [A 703]
Shafters (Picks), [B 777 (10)
Shafts:
Coal washery:
Changers, [A 1074]
Lifts (underground railways):
Removers, [A 1207]
Replacers, [A 1207]
Shale getters, [B 181]
Shapers:
Boxes (brick presses), [A 1159]
Dies (brick presses), [A 1159]
Felt hat block, [B 916]
Lead covering (patent glazing), [A 1113]
Mechanical engineering, [A 20]
Nut and bolt tools, [A 623 (2)]
Sheet metal panel (motor car bodies), [A 821]
Signal makers, [A 414 (3)]
Sharpeners:
Hand tools (tin mine), [B 954]
Hand tools (quarry), [B 936]
Quarry rock drill, [A 937]
Steel rods (rock drills), [B 1182]
Tools (masons and sculptors), [B 844]
Sharpeners, pick (China Clay Co.), [B 777 (9)]
Shearers:
Constructional engineers' roofing dept., [A 948]
Shearers (plate):
Scrap iron merchants, [B 267]
Shearsmen:
Railway works, [A 465]
Sheaves:
Lifts (underground railways):
Removers, [A 1207]
Replacers, [A 1207]
Shed (air craft) makers, [A 922]
Sheds:
Builders (quarries), [A 1166]
Hay, [A 685]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Sheep drains:
Makers, [B 1075]
Sheeptrough (wooden) makers, [B 913]
Sheet glass fixers, [A 336]
Sheet lead makers, [B 215], [B 618 (1)]
Sheet metal workers:
Bell makers, [B 925]
Ceiling decoration stampers, [B 1109]
Cisterns, [B 615 (2)]
Corrugators, [B 1039]
Cowls, [B 615 (1)]
Curvers, [B 1039]
Domestic tinware, [B 84]
Drum and keg makers, [B 404]
Duct makers, [B 1055]
Dustbins, [B 615 (1)]
Gas engines, [A 534 (2)]
Generator makers:
Acetylene gas, [B 1036]
Petrol gas, [B 1128]
Ironmongery, [B 401]
Machinery guard makers, [B 1056]
Mechanical engineering, [A 88]
Miscellaneous goods makers, [B 1056]
Motor car parts, [A 448], [A 790], [A 1078]
Piercers, [B 84]
Pump makers, [B 814]
Shopman, [B 145]
Stampers, [B 84]
Steel and iron, [B 21]
Stovepipes, [B 615 (1)]
Tallboys, [B 615 (1)]
Tanks, [B 615 (2)]
Tea-mixing, &c., machine makers, [A 1026]
Textile, [A 448]
Tin, [B 544]
Ventilating apparatus makers, [B 1055]
Workers' punch and tool makers, [A 898]
Sheet mill workers, [B 175]
Sheet (wagon) makers and repairers:
Railway works, [B 466]
Salt works, [B 735 (3)]
Shell (artillery) explosive fillers, [B 836]
Shell liners (anti-friction metal), [A 890]
Shells, *see* Ammunition
Shifters (vessel):
Ship owners, [B 818]
Ship and cargo salvage workers, [B 816]
Ship breakers, [B 340]
Cranedrivers, [B 340]
Shipbuilding:
Awning workers, [B 177]
Barges, [A 2]
Bellows menders, [A 576]
Bilge and tank cleaners, &c., [A 1050]
Binnacles, [B 773]
Bitumen coaters, [A 911]
Block makers, [A 576]
Boat builders, [A 704]
Boat building (harbour commissioners), [A 671 (4)]
Boat building (local authority), [A 509 (4)]
Boat-lowering gear makers, [A 1111]
Boat repairers, [A 383], [A 493], [A 576], [A 671 (4)]
Boiler, hull, &c., scalers, [A 1131]
Bolt screwers, [A 576]
Box (rivetters') makers, [A 703]
Brick fire bridge builders and repairers, [A 1050]
Bunkering, [A 576]
Cabinet makers and French polishers, [B 575]
Cement workers, [A 1050]
Charwomen, [B 575]
Cleaners, [A 862]
Clerks, [B 116]
Closet attendants, [B 116]
Coal dischargers, [A 576]
Coalers, [B 1065]
Commissionaires, [B 116]
Compasses, [B 773]
Cowls (ventilator), [A 729]
Danger signals, [B 439 (3)]
Divers, [A 576]
Draughtsmen, [B 116]
Dredgers, [A 493]
Dry-dockers, [A 877]
Engravers, [B 575]
Fire control apparatus, [B 439 (2)]
Fittings, [A 262]
Funnel makers, [A 1106]
Gatemen, [B 116]
Hammershafters, [A 703]
H.M. Docks, [A 306]
Indicator (Stoke-hole) makers, [B 439]
Labourers, [A 576]
Lamps and lanterns, [B 179], [B 474]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Shipbuilding (*contd.*)—
Lead lights, [A 798], [B 799]
Lift men, [B 116]
Liners off, [A 751]
Loftsmen, [A 751]
Machine erectors, [A 339]
Nautical instruments, [B 773]
Office attendants, [B 116]
Painters, [A 462], [A 862]
Pipe coverers, [A 576]
Plates, [B 21]
Pneumatic despatch tube apparatus fixers, [A 1100]
Pontoons:
Constructors and repairers, [A 1196]
Valve attendants, [A 1193]
Preservative boilers, [A 929]
Red-leaders, [A 462]
Relief decoration:
Fixers, [A 1214]
Makers, [A 1214]
Repairers, [A 576], [A 671], [A 877]
Riggers (trawlers and drifters), [A 1016]
Rivet testers, [A 1094]
Sail workers, [B 177]
Scalers, [A 462]
Scrap gatherers, [A 576]
Scrapers, [A 862]
Sea-going engineers, [B 1010]
Seat makers, [A 1049]
Ships' models, [B 446], [A 751]
Shipwrights, [A 545 (a)]
Shoregang superintendents, [B 1010]
Steamer repairer, [A 14]
Steering wheel makers and fixers, [A 1091]
Stern frame smiths, [A 1125]
Storekeepers, [B 116], [B 176]
Tarpaulin workers, [B 177]
Timekeepers, [B 116]
Tracers, [B 116]
Typists, [B 116]
Ventilator cowls, [A 729]
Watchmen, [B 116]
Weighmen, [B 116]
Window cleaners, [B 575]
Wiremen (electrical), [A 695]
Shippers:
Pipe foundry, [A 1168]
Shipping workers:
Attendants, [B 818]
Enginemen, [B 818]
Shive turners, [B 656]
Shock absorber makers and assemblers, [A 780]
Shoeing horses:
Brewery, [B 256]
Local authority, [B 190]
Shop fitting fixers, [A 999]
Shop fittings:
Front, [A 683], [B 566]
Revolving shutters, [B 379], [B 650]
Shopman:
Cycle, [B 46], [B 56], [B 128]
Decorators' material preparer, [B 289]
Electrical supply, [B 264]
Nail merchant, [B 162]
Sheet metal, [B 145]
Shops:
Cash overhead runway fixers, [A 1033]
Shoregang:
Railway works, [A 465]
Shoregang superintendents, [B 1010]
Shovel makers, [B 310]
Showcase makers:
Movable, [B 634]
Showroom assistant, electrical engineers, [B 140]
Showroom machinery:
Demonstrators, [A 926]
Erectors, [A 926]
Shunters:
Alkali Co., [B 485 (4)]
China Clay Co., [B 777 (1)]
Iron works, [B 487]
Shutter makers and fixers:
Revolving, [B 379], [B 650]
Shutters (revolving):
Makers, [B 1185]
Shuttles:
Cotton and wool machinery:
Makers, [B 1204]
Side (car) benders, [A 800]
Sideboard makers, [B 216]
Side-cars:
Basket body makers, [A 708 (2)]
Fitters, [A 708 (3)]
Sideings (railway):
Repairers (local authority), [B 190 (11)]
Siemens' process:
Steel smelting, [B 192], [B 227]
Sighting gear (guns):
Makers, [B 1202], [A 1203]
Sign makers and fixers:
Electric, [B 845], [B 899]
Glass, [B 899]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Sign makers and fixers (*contd.*)—
Wood, [B 899]
Wood letter, [B 899]
Sign writers, [B 67], [A 504]
Signals:
Apparatus repairers (works), [A 1161]
Belt repairers, [A 507 (9)]
Boxes:
Gas fitters, [A 1025]
Mechanism repairers, [A 1161]
Painters, [A 1144]
Brass casters, [B 508 (2)]
Carpenters, [A 414 (4)], [A 507 (7)], [B 508 (3)], [A 603 (1)]
Case hardeners, [A 507 (5)]
Chargemen, [B 1162]
Danger signal makers, [B 439 (3)]
Drillers, [A 414 (3)]
Drop forgers, [A 507 (13)]
Electric appliances, [B 508 (6)]
Erectors, [A 507 (11)]
Fitters, [A 414 (2)], [A 507 (1, 2)], [A 946], [B 1162]
Fixers, (wire), [A 414 (4)]
Fog apparatus makers and repairers, [A 959]
Forgers, [A 507 (5 and 13)]
Hammermen, [A 414 (1)]
Joiners, [A 507 (7)]
Labourers, [A 507 (1, 6 and 8)]
Linesmen, [B 1162]
Loaders, [A 507 (6)]
Machinists, [A 414 (3)], [A 507 (2, 4)]
Makers and fixers (electrical instruments), [B 415]
Millers, [A 414 (3)]
Oilers, [B 251], [A 507 (10)]
Painters, [A 507 (12)]
Painters (huts, &c.), [A 603 (2)]
Pattern makers, [B 508 (4)]
Pipe coverers, [A 603 (3)]
Post preparers (Railway Co.), [B 827]
Repairers (building), [A 414 (4)]
Rodding, &c., repairers, [A 1210]
Sawyers, [A 507 (8)], [B 508 (5)]
Shapers, [A 414 (3)]
Smiths, [A 414 (1)], [A 507 (3)]
Tarmen, [A 603 (2)]
Tinsmiths, [B 508 (1), A 603 (3)]
Turners, [A 414 (3)]
Signallers (torpedo testers'):
Raftsmen, [A 850]
Silencer (sheet metal motor) makers, [A 790]
Silica ware:
Blowpipe workers, [B 758]
Clerks, [B 758]
Cutters, [B 758]
Furnacemen, [B 758]
Grinders, [B 758]
Labourers, [B 758]
Packers, [B 758]
Storekeepers [B 758]
Silica ware works, [B 758]
Sill makers (manhole lids), [B 1089]
Silver:
Engravers, [B 918]
Repoussé workers, [B 907]
Spinnings (German) annealers, [B 957]
Silver ornaments:
Church, [B 718]
Silver ware and furniture casters, [B 1097]
Silverers glass, [B 799 (2)]
Silversmiths:
Art metal founders, [B 1097]
General [B 92]
Tool makers and setters, [A 1104]
Silversmiths' die stampers, [B 126]
Sinker Makers (hosiery), [A 470]
Sinkers (well), [B 825]
Sinkers shaft (China Clay Company), [B 777 (7)]
Sinks (bars):
Lead coverers, [A 1172]
Sketch makers (typefounders), [B 887]
Sketchers:
Insured trades, [A 1212]
Sketches (working):
Makers (insured trades), [A 1124]
Skewers:
Cotton and wool machinery:
Makers, [B 1204]
Skilled labourers:
H.M. Dockyard, [A 306]
Skip makers, [B 709]
Sky signs:
Electrical (makers), [B 845]
Slabs (concrete):
Casters, [B 610]
Slabs (wood):
Cutters (bottle stopper makers), [B 1117]
Slag (crushed) makers, [B 639 (3)]
Slate:
Dressers, [A 952]
Enamellers, [A 952]
Fixers, [A 952]
Polishers, [A 952]
Preparers, [A 952]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Slate and timber merchants :
Coop makers, [B 652 (2)]
Gate makers, [B 652 (2)]
Sawyers, [B 652 (1)]
Slate enamellers :
Electric light fittings, [B 345]
Slate makers, [B 467], [B 482]
Slate quarry :
Handtool makers and packers, [B 444]
Inspectors, [B 467]
Labourers, [B 209]
Platelayers, [B 209]
Railway workers, [B 209]
Rock drillers, [B 209]
Rock removers, [B 482]
Shed builders (masons), [A 1166]
Slaters :
Buildings, [A 26], [A 106], [A 131]
Chimney piece maker, [A 389 (a)]
Estates, [A 1198]
Gutters, etc., [A 33]
Lathing, etc., [A 33]
Loco. Co., [A 479]
Railway works, [A 465]
Textile, [A 433]
Tramway Co., [A 26]
Sleeper revetments :
Makers (gas explosion tubes), [B 1152]
Sleepers (railway) :
Sawmills, [B 316]
Slingers :
Loco. Co., [A 479]
Railway works, [A 465]
Slop cart :
Painters (town council), [A 736]
Slotters :
Mechanical engineers, [A 20]
Small arms, *see* Guns.
Small motor parts :
Drip-feed lubricators, [A 502]
Filters, [A 502]
Petrol gauges, [A 502]
Platers, [A 502]
Polishers, [A 502]
Taps, [A 502]
Testers, [A 502]
Smelters :
Electrical, [B 696]
Lead, [B 1083]
Pig iron, [B 224]
Siemens' process, [B 192], [B 227]
Tin [B 975]
Zinc Ore, [B 807]
Smiths and smith's strikers, [A 58]
Anchors, [B 949]
Basket makers' ironwork, [B 1158]
Bell frames, pulleys and wheels, [A 1040]
Brewery, [A 143]
Cartridge makers, [A 103 (1)]
Chain (Railway Co.), [B 466]
Coachsmith, [A 597 (1)]
Collieries, [B 460 (5)]
Constructional engineers' roofing dept., [A 948]
Coopers' ironwork, [B 1158]
Invalid carriages (frames and fittings, [A 708 (4)]
Iron works, [A 486]
Lamps, [B 547 (2)]
Loco. Co., [A 479]
Mechanical engineers, [A 20]
Military railway works, [A 609]
Mining tool makers, [A 900]
Musketry school, [B 529 (4)]
Oil cake makers, [A 16]
Parcel basket handcarts (frames and fittings), [A 708 (4)]
Permanent way, [B 1120]
Printers, [A 130]
Quarry rock drill sharpeners and repairers, [A 937]
Railway wagons, [A 39]
Railway works, [A 465], [A 492]
Salt works, [A 545 (a) (b)]
Screw makers, [A 501]
Seed crushers, [A 16]
Seedsmen's ironwork, [B 1158]
Signals, [A 414 (1), [A 507 (3)
Steamships, [A 14 (a)]
Steel bar and tinplate works, [A 43]
Stern frames, [A 1125]
Textile mills, [A 15]
Tramway, [A 453]
Tyres (motor wheel makers), [A 809]
Tyresmith, [A 597 (2)]
Vehicles (uninsured trades), [A 853]
Smoothing irons :
Fitters, [B 564]
Wirers, [B 564]
Soap makers :
Packing case makers, [B 195]
Solderers :
Mechanical engineering establishment, [A 908]
Tin box, [B 173]
Tin canisters, [B 69]
Typewriters, [A 880]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Solderers (lead covering):
Patent Glazing Co., [A 1113]
Sorters:
Ironfoundery, [B 692 (3)]
Spade makers, [B 700]
Spanner makers, [B 1103]
Spare rim makers (Stepney wheels), [B 849]
Sparking plug:
Assemblers, [B 668]
Makers, [B 668]
Speedometers:
Assemblers, [B 288]
Makers, [B 288], [B 1057]
Spelter:
Steam hammer forgers, [B 1000]
Zinc ore smelters and distillers, [B 807]
Spike makers:
Die makers, [A 623 (1)]
Tap makers, [A 623 (1)]
Tool makers, [A 623 (1)]
Spindles (churns):
Turners, [A 1194]
Spinners, see Textile
Spinners (flax):
Wooden roller turners, [A 1123]
Spinnings (copper, brass, and German silver) annealers, [B 857]
Spire (church) repairers, [A 919]
Spirit level makers, [B 450]
Spirit (motor) still pipe connectors and disconnectors, [B 830]
Splicers:
Wire rope makers, [B 75]
Splitters (lath). [B 1032]
Spokes:
Renders (railway works), [A 465]
Welders, [A 511 (4)]
Spool turners:
Sewing cotton, [B 680]
Sporting cartridge case makers, [B 202]
Sporting gun and rifle makers, [A 972]
Sporting guns:
Ejector makers, [A 649]
Sports apparatus makers, [B 957]
Spraying (fruit tree) machines:
Constructors and repairers, [A 1184]
Spring buckles:
Drillers, [B 616]
Fitters, [B 616]
Gaugers, [B 616]
Machinemen, [B 616]
Markers, [B 616]
Testers, [B 616]
Spring fitters:
Steel traps, [B 149]
Spring (laminated) makers, [B 9]
Spring mattresses:
Sawmilling, [B 443]
Spring suspensions, [A 780]
Springers:
Tubes, [B 1189]
Springs (door):
Fitters and repairers, [A 1102]
Springs (precious metal):
Dentists, [B 759]
Springs (railway):
Drillers, [B 616]
Fitters, [B 616]
Gaugers, [B 616]
Machinemen, [B 616]
Makers, [B 466]
Markers, [B 616]
Testers, [B 616]
Sprinklers (fire):
Fixers, [A 694]
Squarers:
Needles (hosiery machinery), [A 1180]
Stables:
Erectors (fittings), [A 554]
Stack thatchers, [B 882]
Stackers:
Pipe foundry, [A 1168]
Stage carpenters (theatres and music halls), [B 843]
Stage electricians (theatres and music halls), [B 843]
Stained glass manufacturers, [B 737]
Stainers, lead light, [B 799 (1)]
Staircases:
Fire-escape, [A 740]
Stairs (emergency):
Builders, [A 1157]
Preparers, [A 1157]
Stall (bookstall) makers, [A 995]
Stall plate makers, [B 899]
Stamp (rubber) makers:
Brass workers, [B 1011]
Stamped brass founders:
Tool makers, [A 988]
Tool setters, [A 988]
Stampers:
Armature discs, [A 765]
Belt fasteners, [B 587 (2)]
Die workers, [B 126]
Jewellery, [B 647 (3)]
Press tool makers, [B 126]
Press tool setters, [A 324]
Railway works, [A 465]
Street lamps, [B 547 (5)]
Tinware, [B 84]

Umpire's Decisions, specific trades (see pp. 1030–1113) *(contd.)*—

Stampers *(contd.)*—
Tool makers (cycles), [A 351]
Various, [B 119]
Stampers (metal):
Ceiling decoration, [B 1109]
Discs (pump valves), [A 1155]
Jointing rings (pump valves), [A 1155]
Stand makers:
Music, [B 848]
Printing, [B 804]
Stands, erection of, [B 590]
Station barrow repairers:
Railway Co., [B 827]
Station gas fitters, [A 1025]
Station gas meter makers:
Tool workers, [A 1009]
Stationary engines:
Enginemen (Insured Trades), [A 933]
Firemen (Insured Trades, [A 933]
Stationers, *see* Printers
Statues:
Bronze casters, [B 666]
Stay fixers and splicers:
Trawler and drifter riggers, [A 1016]
Stay makers:
Cycle chain, [A 787 (1)]
Railway works, [A 465]
Steam boilers:
Fixers, [A 348]
Repairers, [A 534], [A 744]
Steam donkey engine:
Attendants, [B 818]
Steam hammer forgers, [B 1000]
Steam hammermen:
Railways, [A 465], [B 466]
Steam motor launches:
Drivers, [B 1122]
Steersmen, [B 1122]
Steam pipes:
Fitters, [A 279], [A 258]
Non-conducting material makers, [B 296]
Steam ploughmen, [B 390]
Steam road roller drivers and attendants, [A 1076]
Steam turbine blade makers:
Die filers, [A 1063]
Gauge makers, [A 1063]
Pattern makers, [A 1063]
Steam valve (high pressure) makers:
Testers, [A 863]
Steamers:
Bunkering, [B 125]
Compass testers, [B 773]
Repairing, [A 14]
Steamship coaters (bitumen), [A 911]
Steamships:
Iron ash bucket makers, [B 1023]
Steel:
Balls:
Counters, [A 1153]
Packers, [A 1153]
Bars (patent glazing):
Drillers, [A 1113]
Stretchers, [A 1113]
Foundries:
Metal pattern makers, [B 1138], [A 1139]
Rules (paper box-making):
Makers, [A 1119]
Tubes:
Springers, [B 1189]
Works:
Crucible pot makers, [B 1112]
Steel article tester, [A 863]
Steel bar and tinplate workers, *see* Steel Works
Steel barrel manufacturers, [B 308]
Steel barrow makers, [B 472]
Steel bookstacks:
Painters, [B 774]
Steel castings:
Electro welders, [A 744]
Steel chimneys:
Erectors, [A 505]
Steel die makers (brass rod section drawers), [A 930]
Steel die makers (medallists), [B 817]
Steel foundries, *see also* steel works:
Annealers, [A 320]
Core makers, [A 320]
Dressers, [A 320]
Mining and tool engineers, [A 188]
Moulders, [A 320]
Patternmakers, [A 534]
Steel melting:
Crucible steel process, [B 640]
Siemen's process, [B 192]
Steel pens (*see* pens):
Steel pipes:
Cutters (tube makers), [B 861]
Drillers (tube makers), [B 861]
Welders (tube makers), [B 861]
Steel plate dividers:
Mesh work makers, [B 979]
Steel press-workers:
Tool makers, [A 297], [A 337]
Steel wagons:
Underframe makers, [A 292]
Steel washer makers:
Machine feeders, [B 873]
Steel wheel (motor and lorry) makers, [A 787 (2)]

Umpire's Decisions, specific trades (see pp. 1030–1113) (*contd.*)—

Steel wire brush :
Fitters, [B 693]
Makers, [B 693]
Steel work (constructional) builders :
Wireless telegraphy aerial supports, [A 909]
Steel works, other than steel foundries :
Annealers (steel bar and tinplate), [B 552]
Boiler firers, [B 541 (2)]
Boiler plate makers, [B 21]
Boiler repairers, [A 870]
Boiler-setting repairers, [A 871]
Carpenters, [B 686]
Chippers, [A 594 (2)]
Coal elevator men, [B 541 (3)]
Cranemen, [B 541 (10)], [B 633 (1)]
Dismantlers, [A 625 (1)]
Drawers (steel bars), [B 182], [B 352], [B 552]
Dressers, [A 594 (2)]
Enginemen, [B 541 (5)], [B 633 (3)]
Erectors, [A 625 (1)]
Fitters, [A 801]
Fitters (steel bar and tinplate), [A 43]
Flangers, [A 594 (3)]
Furnacemen, [B 541 (11)]
Gas Producers, [B 541 (7)]
Girder cutters, [A 625 (2)]
Girder dressers, [A 625 (3)]
Hydraulic enginemen, [B 541 (4)]
Hydraulic pressmen, [B 541 (8)]
Inspectors (machinery), [B 463]
Joiners, [B 686]
Joiners (roll turners), [A 801]
Labourers, [A 594 (3)], [A 801]
Lamp trimmers, [B 633 (2)]
Machinists (steel, bar, and tinplate), [A 43]
Millwrights, [A 542]
Millwrights (steel bar and tinplate), [A 43]
Motor frame workers, [A 594 (1)]
Picklers (steel bar and tinplate), [B 552]
Planers, [A 594 (2)]
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Millwrights, [A 1096]
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Well sinkers:
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Wheelturners, [A 878]
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Wing benders:
Wheel makers, [A 800]
Wing (sheet metal) makers:
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Die makers, [A 1098]
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Makers and repairers, [A 1146]
Wire rod gauge makers, [B 920]
Wire (steel) brush:
Fitters, [B 693]
Makers, [B 693]
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- Beam winders, [B 598]
- Bobbin winders, [B 598]
- Cleaners [B 14]
- Coal screen makers, [B 1085]
- Cycle wheels, [B 886]
- Drawers [B 14]
- Electric light (casing), [B 687]
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- Fences (estate), [B 753]
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- Mattress makers, [B 91]
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- Needle winders, [B 598]
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- Perforators, [B 598]
- Rod rollers, [B 14]
- Rope makers, [B 75], [B 117]
- Rope splicers and fixers (riggers), [A 1016]
- Rope splicers (railway works), [B 466]
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- Riggers, [B 1213]

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- Aerial support builders, [A 909]
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Wiremen:
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- Electric supply, [B 455 (6)], [A 489 (4)], [A 516 (4)]
- Electric telephones, [B 471]
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- Electroliers, [B 1150]
- Local authority, [B 190 (4)]
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Wood carvers, clay modellers, [B 891]

Wood grainers (mantle and chimney pieces), [A 1092]

Wood workers:
- Barrows, [B 733]
- Basket bodies, [A 708]
- Bell handles, [B 965]
- Blank cutters, [B 965]
- Book stall makers, [A 995]
- Bookbinders' article makers, [B 1008]
- Brick mould makers, [B 828]
- Buildings (temporary), [A 468]
- Bung makers, [B 1004]
- Church ornaments, [B 718]
- Cistern pulls, [B 965]
- Coffin makers, [B 912]
- Crates, cases, etc., [B 810]
- Drum joiners (electric light cables), [B 1003]
- Estates, [B 753]
- Felling trees, [B 753]
- Fibre makers, [B 519]
- Finger plates, [B 965]
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- Floor layers, (block), [A 781]
- Gate makers, [B 913]
- Handle makers (tool), [B 310], [B 532]
- Hat block shapers, [B 916]
- Knife cleaner assemblers, [B 813]
- Knife cleaner fitters-up, [B 813]
- Knobs, [B 965]
- Label boxes, [B 810]
- Lath renders and splitters, [B 1032]
- Letter sign makers and fixers, [B 899]
- Loom beam turners, [A 872]
- Machine parts, [A 277], [A 391] [A 486], [B 771]
- Machinists, [B 687]
- Moulders, [A 677 (4)]
- Pale (fence) makers, [B 217]
- Paving block sawyers, creosoters, etc., [B 1035]
- Piling board cutters, [B 1127]
- Planers, [A 677 (5)]
- Plug makers (iron pipes), [B 1127]
- Preparers [A 677 (7)]
- Printers' articles, [B 804]
- Pulley makers, [B 1151]
- Roller turners (flax spinners) [A 1123]
- Roofing felt makers, [B 259]
- Sawmilling, [B 316]
- Sawyers (railway works), [A 465]
- Sheep trough makers, [B 913]
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Sign makers and fixers, [B 899]
Slab cutters (Scotch blocking machines), [B 1117]
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